City of Ottawa
Strategic Housing Study

Phase I Report

PREPARED BY

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IN ASSOCIATION WITH

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ASSOCIATES**

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APRIL, 1984

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April 5, 1984

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Strategic Housing Plan
Steering Committee
City of Ottawa
111 Sussex Drive
Ottawa, Ontario
K1N 5A1

Attention: Mr. Tom Fletcher
Director of Planning
Department of Community Development

Dear Sirs:

With this letter we are pleased to submit the first phase report on the City of Ottawa strategic housing plan. The work has been carried out over the past four and half months by our staff and those of our associated consulting firms working closely with your Steering Committee.

Before presenting our report we would like to briefly review the background to the study, including the main questions it is to resolve. Next we review the scope and approach to the study as required by your Terms of Reference, including the organization of the study to date.

Finally, there is an outline of the full report which provides the reader with an overview of each chapter.

THE NEED FOR A HOUSING STRATEGY

Several factors resulted in Council's decision to hire an outside consultant to help it prepare a Housing Strategy for the City.

A Need for Action

The City of Ottawa has for many years been involved in a number of activities related to housing. These have varied from normal planning and approval functions to an historical involvement in a variety of housing programs dating back as far as 1919, culminating most recently with the establishment of a successful municipal non-profit housing corporation. The Region too, has been taking a more active interest in housing issues over the past several years.

The housing situation in the City is becoming increasingly complex. Changing household structure and demographics coupled with ever-changing senior government programs have resulted in growing pressures from various interests representing groups facing difficulties. The economic problems of the last few years have undoubtedly affected the situation, but pressure on housing is not anticipated to be relieved significantly over the next several years. As a result, the City has decided to undertake a full review of the housing situation and appropriate actions which it might take.

Fit with Corporate Planning

The need for an independent housing strategy plan coincided with the City's decision to introduce a broader corporate planning framework into its administrative procedures. Corporate planning is to be introduced by the City to tie programs and resources together to improve effectiveness and productivity of its operations. To support the new thrust to corporate planning, the city recently hired new staff who came on board in early January.

The City decided to use the housing area as a test component of the overall corporate plan. The test was to include both the process for developing a specific strategy, as well as the product or strategy itself.

Use of Outside Consultants

Several factors led the City to request that a consultant study be undertaken. It was recognized that housing issues are both complex and inter-related, and there was a need to have outside objective expertise familiar with what other cities have done in similar circumstances. Also, the present divided responsibilities for housing in the City meant that an outside review, coupled with a Steering Committee involving the various sections within the City administration with an interest in housing, would be an approach which promised best results.

HOW THE STUDY IS STRUCTURED

Designed to develop an appropriate response by the City to the current and anticipated future housing situation, the study was designed to be a component of the City's corporate plan. To answer the basic issues on housing a four-phased study process was decided upon, with the consultant reporting to Council through a Steering Committee.

Answering Five Basic Questions

In addressing the housing strategy, we will be focussing on the answers to five questions:

1. What are Ottawa's housing problems and how are they likely to change over the strategic plan period?
2. What goals are appropriate for housing, what should be the City's role in addressing housing problems, and how does housing relate to other elements of the overall corporate plan?
3. What specific housing programs should Ottawa pursue and with what resources?

4. How can an effective monitoring and evaluation process be designed and implemented to keep the City up-to-date on the housing situation and effectiveness of its programs?

5. How should housing strategy be implemented by the civic administration, including roles, responsibilities and relationships of the various departments involved?

Four-Phased Approach

The City decided that a four-phase approach was appropriate for the project. Each phase is to be self-contained with involvement of Council throughout as well as a detailed review by Council at the end of each. The four phases designed to gain agreement within Council on successive stages, as follows:

1. Assessing the Housing Situation in which past and future trends are reviewed including availability of government programs, City involvement and potential roles. Phase I is to culminate with an initial presentation of issues for Council to review. The main purpose is to reach agreement within Council on the specific problems which the strategy is to address.

2. Strategic Housing Plan is to include a finalization of the issues and problems identified in Phase I, evaluation of alternative City roles and then the establishment of a detailed strategic housing plan with appropriate goals, policies and action programs.

3. Implementation Plan is to assess the organization and information implications of the strategic housing plan, and to prepare a detailed approach for implementation, including monitoring and evaluation systems.

4. Review Process involves taking the final report through an extensive process of review by agencies affected and the public.

The first three phases of the study are to extend over a nine-month period prior to the development of a final report for broad circulation. This length of time was designed to allow ample opportunity for Council and public input as the work progresses.

Other Study Requirements

During the conduct of the work, we have followed th requirements laid out in the work program agreed to by the Steering Committee. These were all aimed at expediting the work, eliminating needless duplication with previous, related studies and facilitating the integration of this work into the overall corporate planning process.

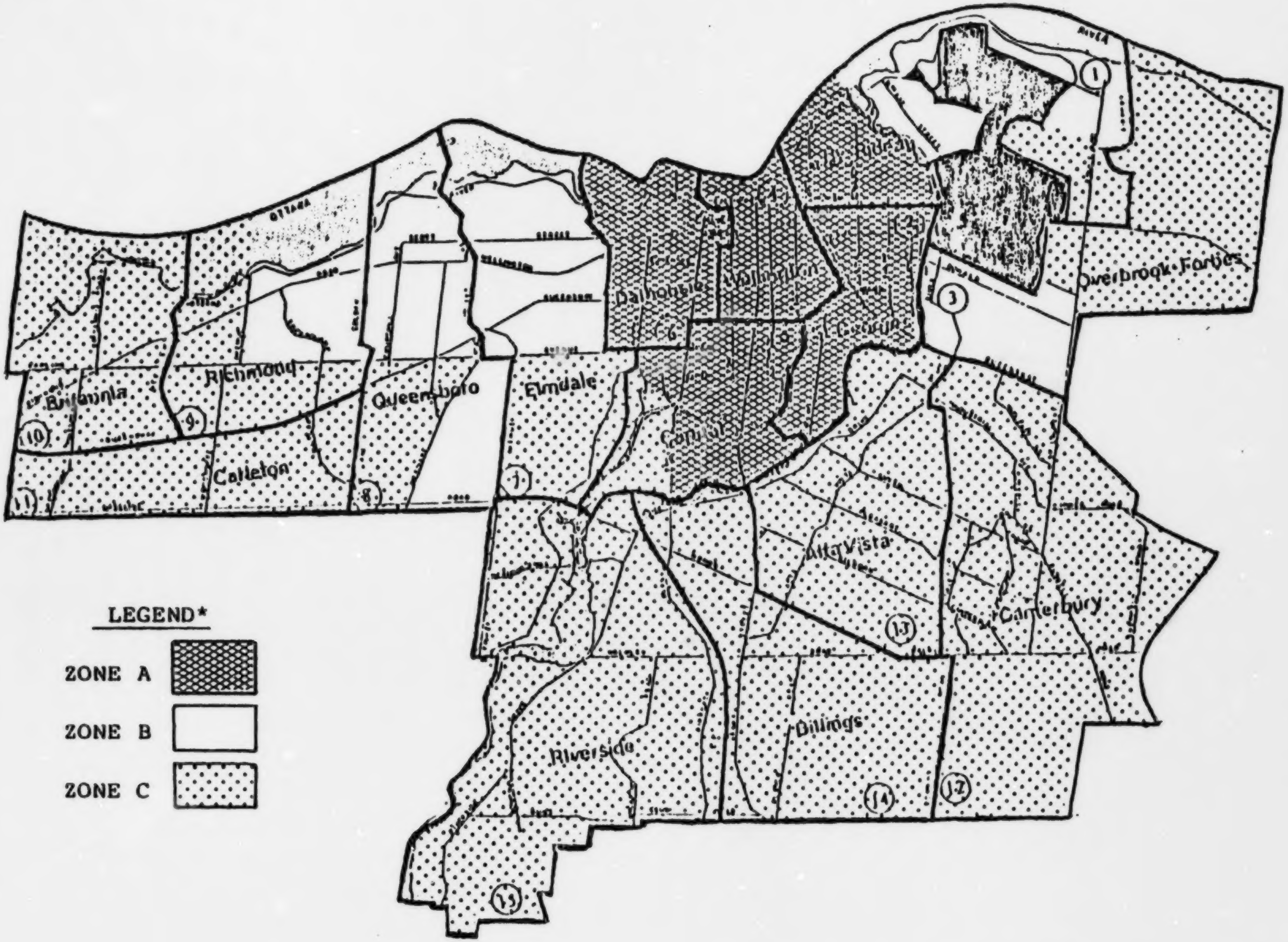
- Focus on the next five years. The planning horizon of our study has been on the medium-term. However, in a number of areas where it was appropriate we have looked beyond to a longer timeframe.

- Maximize use of available data. Since a great deal of work has been done on housing questions within the City and the Region in general, our work was to make as much use as possible of standard information sources, as well as City, Regional and interest group reports prepared in the past. While original data were not to be gathered, we were to use other information available to us but not previously incorporated into past work on housing in the City.

- Build on Regional study wherever possible. The Regional Planning Department has been working on an update of the Regional housing statement. A draft was issued in late January, 1984. While we were to review the results and methodology employed, it was recognized that the Regional study sets an overall context. Wherever possible we have adopted procedures, terminology or specific results from that work in the following document.

EXHIBIT 1

CITY OF OTTAWA


OTTAWA
RIVER
1
Overbrook-Forbes
By-Rideau
2
3
Wellington
4
Dalhousie
5
6
Capital
Elmdale
7
Queensboro
8
Richmond
9
Britannia
10
Carleton
11
Alta Vista
13
Canterbury
12
Billings
14
Riverside
15
LEGEND*
ZONE A ▨
ZONE B ☐
ZONE C ⬚

*Refer to Appendix F for details.

- Sub-divide the City into three zones for analyses. We agreed to analyze problems at the local level within the City according to three distinct neighbourhood zones (see Map Exhibit 1). These zones represent groupings of City neighbourhoods with similar urban characteristics and were considered to be a useful broad basis for comparison.

- Seek active participation from interest groups and the public. We were asked to provide for extensive input from the public in all aspects of our study process. During the course of Phase I we have:

    - Interviewed over 40 persons from government, social housing groups and the private development industry

    - Advertised for briefs and received and analyzed over 20 submissions from interested parties

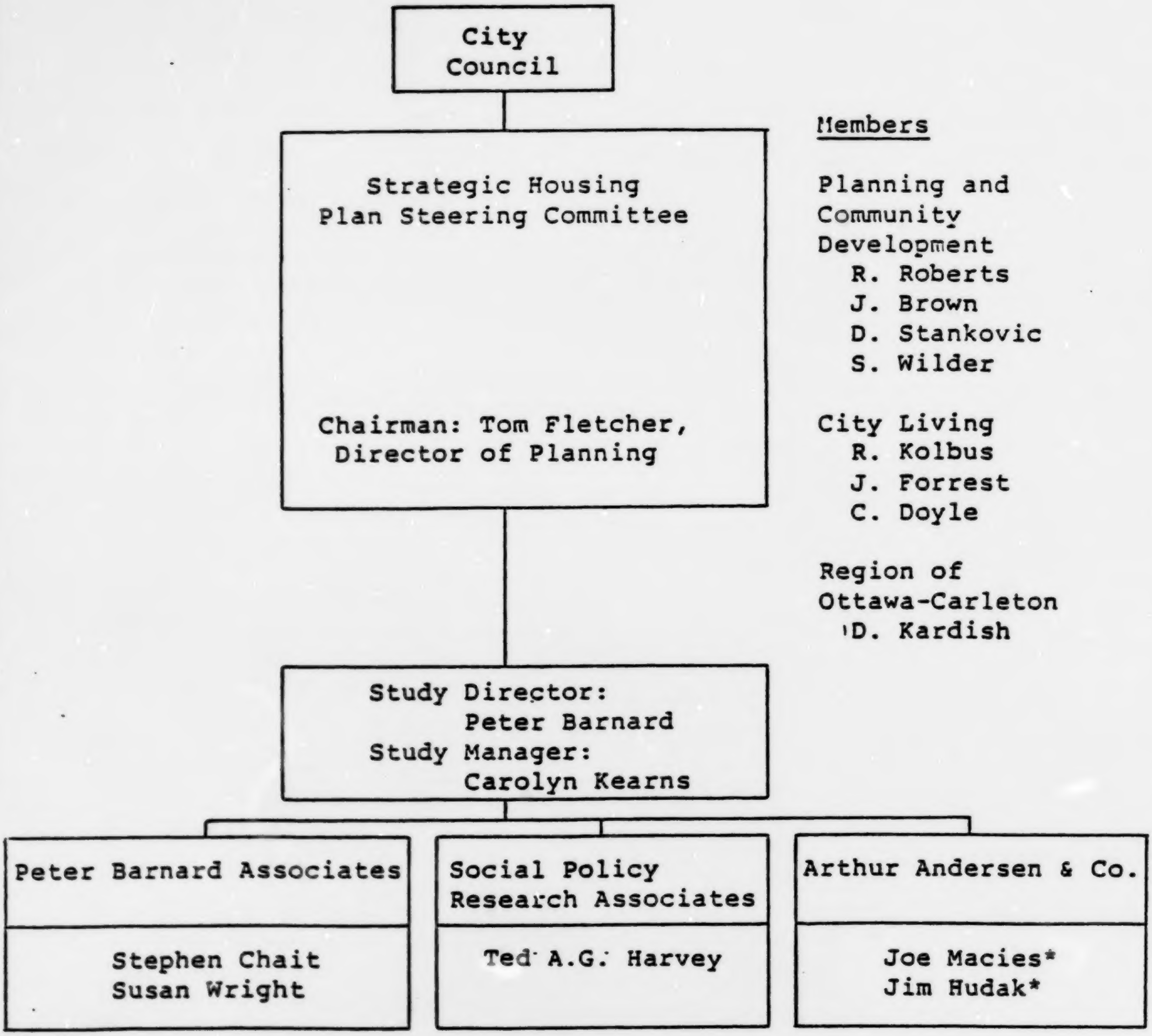
    - Personally interviewed all members of Council expressing an interest, and gave an interim presentation to a joint meeting of Planning and Development and Physical Environment Committees of Council

    - Held workshops to provide for more detailed input from representatives of both the development industry and groups interested in social housing

- Provide input to overall corporate planning process. Provision was made to allow members of our firm to assist in the development of the process by which the overall corporate planning exercise was to be carried out. We have provided that input whenever requested. However, the newness of the organization charged with implementing corporate planning in the City has

EXHIBIT 2

STUDY ORGANIZATION


City Council
Strategic Housing Plan Steering Committee
Chairman: Tom Fletcher, Director of Planning
Study Director: Peter Barnard
Study Manager: Carolyn Kearns
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Stephen Chait
Susan Wright
Social Policy Research Associates
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City Living
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Region of
Ottawa-Carleton
  D. Kardish

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* Not involved in Phase 1 work program.

restricted the opportunity to fully coordinate the approaches used during Phase I of the Housing Strategy Study with those to be developed in the future for other aspects of the corporate planning process. Given progress in establishing an overall corporate planning framework, integration should be able to be made in the next phase of our work.

Study Organization

An outline of the organization for the study is shown in Exhibit 2. Our firm, Peter Barnard Associates, is responsible for undertaking the study. Social Policy Research Associates has analyzed the social housing needs in the City, and has had substantial input to the preparation of this Phase I report. Arthur Andersen and Company will be involved in later phases of the work. They are to provide input on information systems and to supplement our input to assist the overall corporate planning work.

The role of the Strategic Housing Plan Steering Committee has been a very active one, both in receiving interim reports from our team and in providing valuable input to our study process. Because the study was designed to build heavily on past work done at the City and Regional levels, the assistance of various members of the Committee has been invaluable. In particular, the Committee budgeted considerable time commitments from Dan Stankovic and Stan Wilder to provide input to us on past City activities and to assist in the public liaison phases of the work. Their assistance and cooperation has been most helpful.

OUTLINE OF THIS REPORT

The following report is divided into an Executive Summary, five main chapters plus supporting appendices as follows:

1. Housing Demand Pressures describes some of the population characteristics of the City, the influence of these factors on housing demand, and a forecast of housing demand to 1991.

2. Housing Supply Situation provides a review of the City's housing stock, its characteristics, costs, problems and potential for future growth.

3. Groups with Special Needs identifies the size and nature of several key groups in the City whose housing needs are not being met.

4. Housing Delivery Systems outlines the different housing roles and directions being taken by governments, the non-profit sector, and the private sector.

5. Conclusions and Next Steps summarizes our conclusions on the key housing problems facing Ottawa, raises questions to be addressed in the next phase of our work, and introduces the proposed schedule for development of the Housing Strategy.

The Appendices contain a summary of various key inputs to our work (including a sub-study of social housing needs by Social Policy Research Associates), a list of the persons interviewed, and a list of briefs received during our Phase I work.

* * * *

The following is our first phase report. We are confident that it provides a comprehensive review of the housing situation in the City of Ottawa and will serve to provide a basis upon which to develop an effective housing strategy for the City.

Respectfully submitted,

Peter Barnard Associates

EXECUTIVE SUMMARY

Phase I of the Housing Strategy Study has examined the housing situation in Ottawa and reached conclusions on the problems or issues which the Strategy should address. There are a variety of activities the City should consider in addressing these issues, with implications for the role of the City relative to other jurisdictions with an interest in housing. The next phase of the study should, as quickly as possible given needs for full public consultation, prepare a recommended Strategy and implementation plan.

SEVERAL HOUSING PROBLEMS NEED CITY ATTENTION

Ottawa's housing problems are not new. Council and others in the City have been concerned about the housing situation for some time, and actions have been taken previously. It is now time to reach consensus on these problems and consider priorities. The main issues concern rental housing and the needs of particular groups in the City. But other questions must also be addressed in the strategy.

Key Problems

1. There is a shortage of rental housing, and this situation is likely to continue for some time. Rental housing is more important to Ottawa than to other Ontario cities because it is such a high proportion of the City's total stock. Therefore, the fact that vacancy rates are much lower in Ottawa than elsewhere makes the problem of shortage in rental housing all the more serious. Overall, rental demand is anticipated to remain high throughout the 1980's.

There are major impediments to future construction of rental units. The difference between rent levels and development cost and the prospect of continuing rent controls make investment in new rental units unattractive. In turn, the popularity of condominium, and low-rise ownership housing is attracting developers to this higher-return market. Added to this are the inevitable difficulties of land assembly in the City. Finally rental construction has been almost totally dependent on Federal and Provincial subsidy programs for many years. The on-and-off nature of these programs and the continuing fiscal restraints at both government levels make these programs even less predictable in the future.

Thus, the "rental problem" is likely to be with Ottawa for sometime. A Housing Strategy should examine measures to preserve the existing stock, encourage movement of persons who can be accommodated in other stock and seek new means to encourage new rental construction or conversion.

2. Lower-cost rental units are in even shorter supply. This is the market segment where the real pressure is. In recent years the third-sector, non-profit and co-operative groups have been providing much needed accommodation which has augmented the lower-cost rental stock. However, there is a clear need for more lower-rent units. But few are being built by the private sector, and recent allocations of non-profit and rent supplement units to Ottawa have signalled a major reduction in publicly sponsored construction, both this year and likely in years to come. Demolitions, conversions and gentrification threaten Ottawa's existing low-cost rental stock.

   A considerable segment of Ottawa's population depends on these accommodations. A well thought-out strategy for preserving the low-cost rental stock is needed soon.

3. Several groups within the City's population are facing difficulties. These groups include:

- Low-Income Renters. Hardest hit in Ottawa are tenant households with very low incomes. Three groups in particular face affordability problems:

    - Non-elderly single persons
    - Families with children
    - Senior citizens.

  Altogether, about 24,000 households from these three groups are paying more than 25 percent of their income on housing and, as well, are overcrowded or living in units needing repairs. To date, senior government programs have had some success in addressing the needs of families with children and senior citizens. However, the absence of any senior government programs for non-elderly single persons has allowed this problem to worsen as existing low-cost housing stock has disappeared and more singles migrate into the City.

  The prospect for an early solution to the housing problems encountered by these groups is not promising. Given that almost 20 percent of City households are in this worsening predicament, the City's housing strategy must find means of addressing this problem without delay.

- Special Needs Groups. Although the magnitude of the needs remains unclear, it is widely recognized that the decreasing stock of low-cost housing units is of particular concern to a variety of special needs groups such as the mentally and physically disabled, ex-offenders, single women, and woman-led families. It has been demonstrated through briefs submitted to the City by interested parties that the creation of more affordable rental housing in Ottawa would help alleviate some of the problems encountered by individuals and groups seeking basic, secure shelter.

However, the housing needs of many of these groups go beyond the availability of basic shelter. To address the developmental and and other personal needs of many of these groups in Ottawa, housing-related services are required. Organizations seeking to set up group homes, shelters, or boarding houses face long waits for government funding and often are limited by restrictive zoning and safety regulations from acquiring less expensive, older properties. Recent steps taken by the City to provide greater co-operation and assistance to these groups (via City Living) appears to be well received, but other programs need to be examined.

- Lower-Income Homeowners. The rising cost of owning a home in Ottawa, and a possibility of some "overhousing" by older households may be contributing to the affordability problems faced by some lower-income homeowners. Unlike renters, homeowners have the potential benefit of translating equity into additional income to help overcome home ownership expenses. In the case of senior citizen homeowners, a potential solution may lie in adapting underused living space to take in roomers or create a new rental income unit.

The low-cost housing needs of couples without children and most homowners are not now considered to be critical but deserve further monitoring to assess future levels of need. Similarly, the recognition of potential overhousing situations among elderly homeowners may suggest opportunities for creation of additional rental units.

ADMINISTRATIVE ISSUES NEED ADDRESSING

Several findings point to the need to improve the co-ordination of programs and policies related to housing.

Co-ordination

City regulations and organizations are not co-ordinated to address housing issues. Because the City has not had a defined housing strategy in the past, this situation is not surprising. Despite much activity and good work, many plans and policies are not focused. With City Living and the Department of Community Development report to different Committees of Council, co-ordination of policies and activities is difficult. There is no single organizational responsibility for housing nor close liaison among departments with an effect on housing issues. Therefore, while many housing-related issues get brought to Council, they are hard to resolve.

The preparation of a housing strategy will require the City to decide on the type of growth and quality of life it desires. All plans and structures should then be reviewed to promote the achievement of the goals and objectives agreed upon. The changing nature of residential development in the City requires a review of all the City's housing-related mechanisms.

Corporate Plan Inputs

Key inputs to housing strategy have not been defined. To tie a housing strategy into Ottawa's overall Corporate Plan, the consultants will require, or alternatively will assume, the relationships between the Housing Strategy and the Corporate Plan. Existing City policies have not established guiding objectives for:

- Overall population growth: whether the City wishes to maintain or grow in population, or for that matter would be concerned about population decline.

- Population mix: whether as a guiding principle the City wishes to encourage more growth of one type of population group than another (here ownership as well as rental programs come into play).

- Fair share: whether the City wishes to place limits on the degree to which it will provide housing-related services and resources on an "open to the public" basis. To the extent that no other Regional Municipality provides the same services, Ottawa may attract migration of needy persons from outside the City.

- Residential assessment growth: whether as part of the City's fiscal planning certain levels of new residential assessment are required to meet revenue needs.

It should be noted that objectives for each of the above are not necessarily needed for the Housing Strategy. However, an absence of such objectives implies that the City is prepared to allow the Housing Strategy to effectively determine, or at least influence, these considerations.

These questions should be resolved quickly in consultation with the Corporate Planning group to decide whether there are any Corporate considerations to be taken into account of when considering alternative programs in the Housing Strategy.

CITY COULD ADOPT VARIOUS HOUSING ROLES

The City's role in housing is a combination of the programs it adopts, the intensity or degree of impact of those programs, and its assumptions about the responsibilities of other levels of government. In designing the Housing Strategy, the City has a variety of program options. These include six different type of activities:

1. Designing the regulatory framework. The City can design its housing regulatory and approvals framework to influence new housing construction and manage the existing housing stock towards defined objectives.

2. Participating in senior government programs. While the changes they undergo are sometimes frustrating to municipalities, a variety of Federal and Provincial programs are available to help achieve housing goals.

3. Initiating independent programs. Although funding can be limited, the City has the option of allocating capital or operating funds to support its own housing activities (apart from mandatory contributions to senior government programs). Also, research or demonstration projects could be components of the Strategy.

4. Supporting community or industry initiatives. Often a city can help other parties in the community interested in solving housing problems. This help need not only be financial. It could include staff resources, supportive delivery of other non-housing programs or, more simply, moral support.

5. Influence other partners. Political or other means of affecting what the other actors in the housing process do can be important ingredients in a housing strategy. How this influence is carried out, whether alone or in concert with other like-oriented municipalities, can be an important determinant of success.

6. Monitoring the housing situation. Evaluating the effectiveness of the programs put in place is a final, and necessary, component of a Housing Strategy. Without this activity needed changes cannot be introduced over time to respond to new situations.

Within each of these types of activities, the intensity can vary from active (eg. design of a tight regulatory environment with heavy influence on the character of new construction or renovation activity) to facilitative (simple, straightforward approvals, but with some influence towards housing objectives) to passive (little influence, just processing). This intensity should vary with the effectiveness of the activity in achieving the goals established for the Housing Strategy.

The City's statement of its role should also outline the responsibilities that it assumes that the Region, the Ministry of Municipal Affairs and Housing, and CMHC will take. Liaison with these three organizations will be necessary both in formulating the strategy and in its ongoing implementation.

PHASE II SHOULD DEVELOP STRATEGY AND IMPLEMENTATION

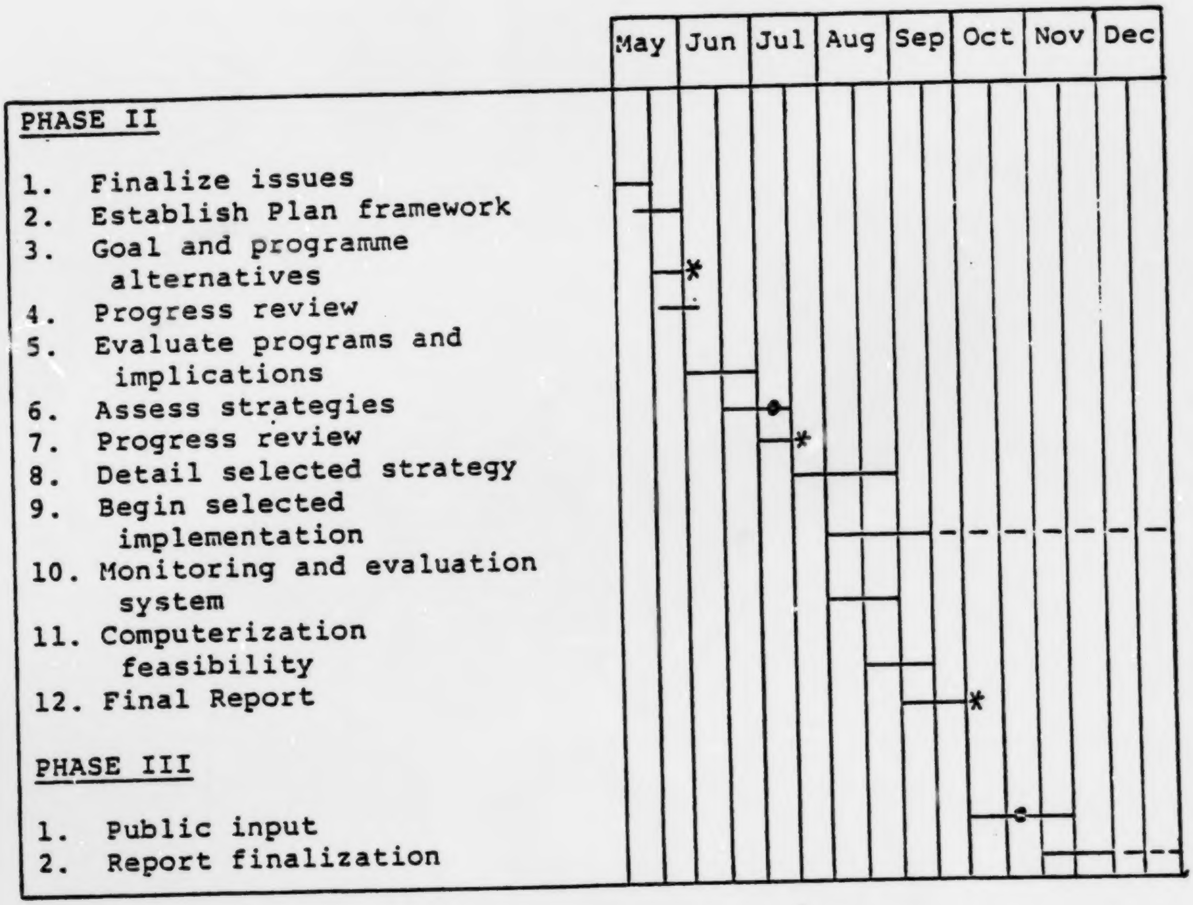
Original plans for separating the strategy design phase of the study from the implementation design phase should be changed to combine the two into a single phase. There are several reasons for this change:

- The need to consider the cost and other implications of implementation when designing the Housing Strategy means that the work must be done at the same time.

- Community groups, the development industry and some members of Council are anxious to see action soon.

- The recently announced severe cutback in non-profit funding allocation creates urgency for decisions on the future strategy in this important sector.

REVISED STUDY SCHEDULE



PHASE II

1. Finalize issues
2. Establish Plan framework
3. Goal and programme alternatives
4. Progress review
5. Evaluate programs and implications
6. Assess strategies
7. Progress review
8. Detail selected strategy
9. Begin selected implementation
10. Monitoring and evaluation system
11. Computerization feasibility
12. Final Report

PHASE III

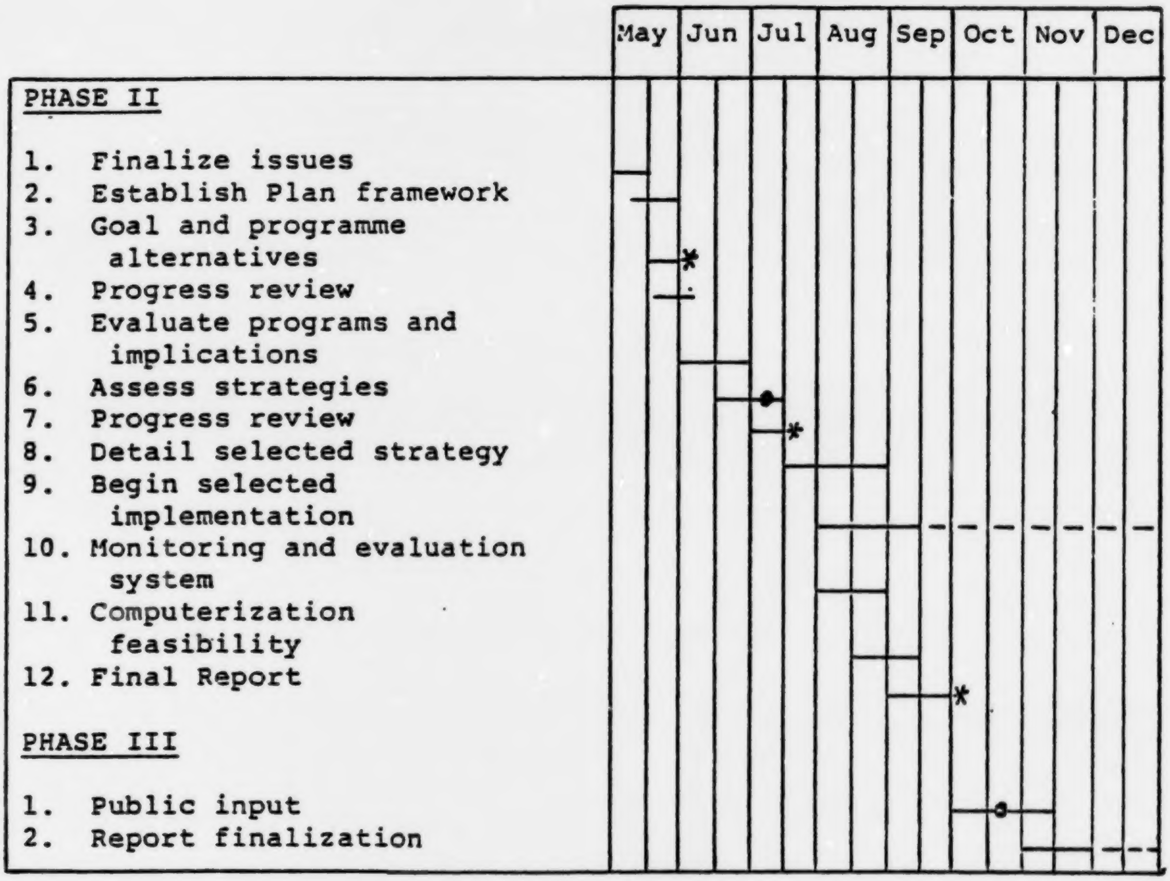
1. Public input
2. Report finalization

* Steering Committee and Council presentations.

● Public seminar with interested groups.

ATTACHMENT 4

REVISED STUDY SCHEDULE



PHASE II

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10. Monitoring and evaluation system
11. Computerization feasibility
12. Final Report

PHASE III

1. Public input
2. Report finalization

* Steering Committee and Council presentations.

- Public seminar with interested groups.

- It may be possible to begin implementation of some non-controversial program activities before the study process is complete, thus facilitating later implementation of the whole strategy.

The outline of the next phase of the study presented in Chapter 5 of this report would accomplish these ends, and have an operational Housing Strategy developed by early Fall. The proposed revised study schedule is shown in the Exhibit opposite. Note that close liaison is planned with Council throughout the work, as well as two public workshops to get input from various interest groups.

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1. HOUSING DEMAND PRESSURES

The prevailing low rental vacancy rates, long waiting lists for assisted housing and the price of ownership housing are just a few of the factors cited in support of the widely-held opinion that "Ottawa has a housing problem." To determine the extent of the possible housing problem in Ottawa the first step is to establish what the housing needs are now and how they may change. This chapter reviews the population characteristics of the City, the influence of these factors on housing demand, and a forecast of housing demand to 1991.

STRONG LOCAL ECONOMY

Government employment has long been a dominant factor in the City's economic base. Although it has decreased in importance over the 1976-1981 period, government employment still represents 44 percent of total City employment.

Exhibits 1.1 and 1.2 illustrate the recent changes in the City's economic base and the emerging importance of the services sector to the local economy. Over the 1976-1981 period some 14,000 new jobs were created in the City, resulting in an estimated net gain in employment of 11,000 jobs. Most significantly 12,500 of these new jobs were created in the employment sectors identified with the "New Information/Service Economy." Specifically, it includes "leading edge" companies involved in developing computer and communications technologies as well as jobs related to personal and business services.

EXHIBIT 1.1

SUMMARY OF EMPLOYMENT IN CITY OF OTTAWA

1976		Employment Sector	1981	
Jobs	% Total		Jobs	% Total
158	0.1	Primary	155	0.1
10,125	5.0	Manufacturing	9,837	4.6
5,737	2.8	Construction	4,090	1.9
8,101	4.0	Transport & Communication	9,017	4.3
24,072	12.0	Wholesale & Retail Trade	24,515	11.5
9,582	4.8	Finance, Insurance & Real Estate	10,055	4.7
49,436	24.6	Community, Business, Personal Services	62,010	29.2
93,929	46.7	Government	92,851	43.7
201,140	100.0	Total	212,530	100.0

Source: RMOC, Planning Department, "Employment In Ottawa-Carleton", February, 1982.

EXHIBIT 1.2

SUMMARY OF MAJOR GAINS AND LOSSES OF EMPLOYMENT IN CITY 1976 - 1981

Job Losses		Employment Sector	Job Gains	
Jobs	% Total		Jobs	% Total
3	0.1	Primary		
288	9.5	Manufacturing		
1,647	54.6	Construction		
		Transport & Communication	916	6.3
		Wholesale & Rental Trade	443	3.1
		Finance, Insurance & Real Estate	473	3.3
		Community, Business, Personal Service	12,574	87.3
1,078	35.8	Government		
3,016	100.0	Total	14,406	100.0

Source: RMOC, Planning Department, "Employment In Ottawa-Carleton", February, 1982.

80 Percent of Region's Employment is Located in City

Of the 266,000 jobs in the Region (1981), 80 percent are located in the City of Ottawa. The central area, or downtown, represents 24 percent of the Region's employment base. Although the relocation of 12,000 federal civil servants from Ottawa to Hull during the late 1970's threatened to create major vacancies in the office inventory downtown, the positive combination of an expanding private sector and selective new additions by the public sector has made any vacancies short-lived.

The concentration of employment in the City makes Ottawa and particularly the downtown area attractive as a place of residence for civil servants and others seeking to live near their place of work.

MIGRATION A KEY COMPONENT OF GROWTH

The positive influence of the local economic base on population growth can be demonstrated by an examination of the components of population growth in the Ottawa area. The following analysis shows the strong contribution made by migration to population growth in Ottawa-Carleton.

COMPONENTS OF REGIONAL POPULATION GROWTH IN OTTAWA-CARLETON

	Natural Increase		Migration	
Period	No.	%	No.	%
1966-1971	22,305	38.3	35,935	61.7
1971-1981	19,050	39.2	29,550	60.8
1976-1981	17,525	66.6	8,790	33.4

Source: Statistics Canada, Vital Statistics, 1981 Census of Canada, and Ontario Ministry of Treasury and Economics, Demographic Bulletin.

Migration accounted for 60 percent of the Region's population growth between 1966 and 1976, compared with only 40 percent for the Province as a whole. Although the contribution made by migration to Regional population growth fell to 33 percent during 1976-1981, this proportion still remains significantly above the 15 percent migration level for the Province over the same period.

Not surprisingly, given the importance of migration to population growth, the rate of population growth in the Region and City dropped significantly between 1976 and 1981. The competitive attraction of jobs and new career opportunities opening up in western Canada combined with some uncertainty about the future security of federal government employment contributed to lower net migration to Ottawa-Carleton.

Indications of Upswing in Migration to City

Since 1981, the Region has been able to generate employment growth in spite of the negative influence of a national economic recession. The Ottawa area has done better than other Canadian metropolitan areas in generating new jobs.

EMPLOYMENT GROWTH
SEPTEMBER 1983 VS. SEPTEMBER 1982
(Metro Areas)

Ottawa	8.5% (est.)	Toronto	2.8%
Halifax	5.6%	Montreal	1.7%
Calgary	4.7%	Vancouver	- 1.8%
Regina	4.7%	Edmonton	- 2.8%

Source: Statistics Canada, Labour Force.

EXHIBIT 1.3

HISTORIC POPULATION TRENDS

	1971		1976		1981
RMOC	471,931		520,533		546,849
Avg. Yr. Change		2.06%		1.01%	
Avg. Yr. Growth		9,720		5,263	
City of Ottawa	302,341		304,462		295,163
% of RMOC	64.1%		58.5%		54.0%
Avg. Yr. Change		0.14%		-0.61%	
Avg. Yr. Growth		424		- 1,860	
Balance of RMOC	169,590		216,071		251,686
% of RMOC	35.9%		41.5%		46.0%
Avg. Yr. Change		5.48%		3.30%	
Avg. Yr. Growth		9,296		7,123	

Source: Statistics Canada, Census of Canada.

EXHIBIT 1.4

RECENT POPULATION TRENDS

	1981		1982		1983
RMOC	553,532		561,441		569,747
Yearly Change		1.43%		1.48%	
Yearly Growth		7,909		8,306	
City of Ottawa	303,114		303,144		304,392
% of RMOC	54.8%		54.0%		53.4%
Yearly Change		--		0.41%	
Yearly Growth		30		1,248	
Balance of RMOC	250,418		258,297		265,355
% of RMOC	45.2%		46.0%		46.6%
Yearly Change		3.15%		2.73%	
Yearly Growth		7,879		7,058	

Source: RMOC, Planning Department (Provincial Assessment)

Although unemployment has been close to ten percent in Metro Ottawa, the latest figures indicate that the area continues to do better than the Province, generally. Given the evident increase in size of the labour force, the decrease in the unemployment rate indicates a positive economic trend in Ottawa and the Region.

LABOUR FORCE SURVEY

Size of Labour Force	September 1982	September 1983
Metro Ottawa	411,000	417,000
Unemployment Rate		
Metro Ottawa	8.3%	6.6%
Province of Ontario	12.7%	10.1%

Source: Statistics Canada, Labour Force Catalogue 71-011

The evidence provided by the Labour Force Survey suggests that Ottawa is attracting a growing number of job-seeking migrants from outside the region. Inter-provincial migration trends indicate that the Province of Ontario is the number one destination of inter-provincial migrants. The arrival of these migrants in the Region, many of whom arrive without the certainty of a job, has added to the demand for housing in the City.

CITY POPULATION GROWTH HAS SLOWED DOWN

The City's population has declined significantly over the seventies as illustrated in Exhibit 1.3. Current assessment data (Exhibit 1.4) suggests that the City may now be recovering to its 1976 population level (304,000). However, given the absence of embassy staffs and out-of-town students from the 1976 Census population (the Assessment population includes them), it would appear that the 1983 City population may still be below the equivalent level in 1976.

The higher population growth levels of the other municipalities in the Region are in part due to some out-migration from the City. Between 1976 and 1981, the City experienced a net migration level of - 35,425. This was similar to the experience of other major cities located in metropolitan areas.

NET MIGRATION 1976 - 1981

City	Net Migration
Ottawa	- 35,425
Toronto	- 112,675
Montreal	- 76,360
Vancouver	- 25,980

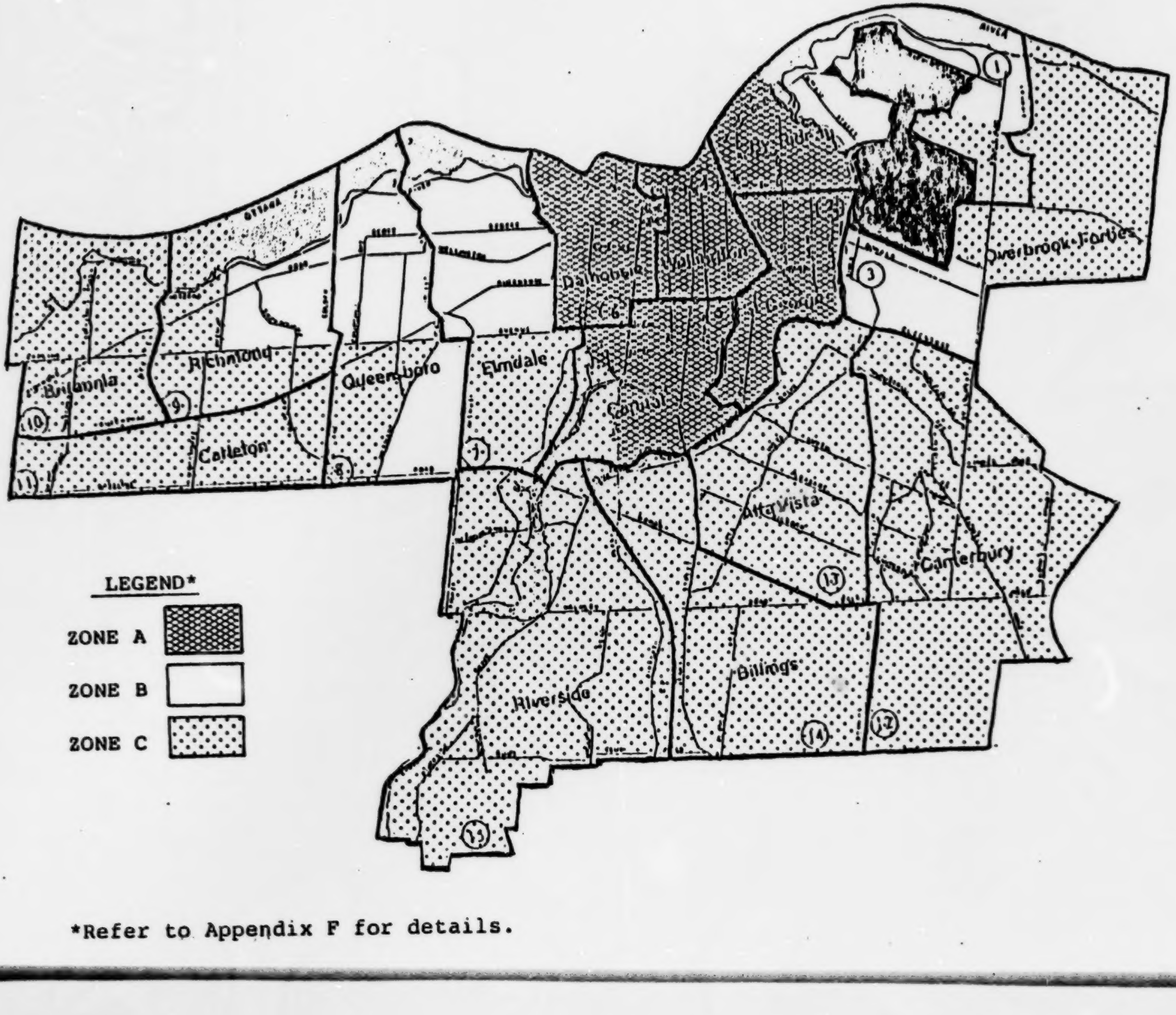
Source: Statistics Canada, Census of Canada.

Distribution of Population Has Changed

The sporadic and limited growth of the City contrasts with the expansionary trend in the balance of the Region. Whereas the City once represented 65 percent of the Regional population (1971), in 1983 it represents only 53 percent. Although the rate of growth in the balance of the Region has fallen from 5.5 percent in the early 1970's to 2.7 percent currently, at this current rate the City's share of Regional population could drop below 50 percent as early as 1991 (assuming continued City growth at 0.4 percent per annum).

During 1971-1981 the City witnessed a change in the internal distribution of its population. The suburban Zone C (see map opposite) has been the centre of all the City's net population growth. Whereas the older, more centrally located neighbourhoods in Zones A and B consistently lost population, Zone C raised its proportion of City population from 43 percent in 1971 to 52 percent in 1981.

CITY OF OTTAWA



RIVER
1
Overbrook-Forbes
2
3
By-Ward
4
Wellington
Dalhousie
6
5
Georges
Capital
Elmdale
7
Queensboro
8
Richmond
9
Britannia
10
Carleton
11
Alta Vista
13
Canterbury
12
Billings
14
Riverside
15

LEGEND*

ZONE A ▩

ZONE B □

ZONE C ⬚

*Refer to Appendix F for details.

EXHIBIT 1.5

DISTRIBUTION OF HOUSEHOLDS

City of Ottawa	Family Households	Non-Family Households
Total City		
1981	73,280	48,435
% Total Hshlds.	62.2%	39.8%
1981 vs. 1976	+0.6%	+22.5%
Zone A		
1981	16,250	21,485
% Total Hshlds.	43.1%	56.9%
1981 vs. 1976	-5.4%	+11.8%
Zone B		
1981	15,870	9,055
% Total Hshlds.	63.7%	36.3%
1981 vs. 1976	-5.4%	+19.05
Zone C		
1981	41,160	17,895
% Total Hshlds.	69.7%	30.3%
1981 vs. 1976	+1.1%	+40.9%

Source: Statistics Canada, Census of Canada.

Exhibit 1.5 describes the existing variation in household composition found within the City. The non-family influence becomes stronger as one moves from suburban Zone C to the centrally-located Zone A. Whereas non-family households represent 41% of households in Zone C, they form 57% of households in Zone A. The inner city has been losing family households. Non-family households accounted for nearly all of the household growth between 1976 and 1981. The number of family households living in Zones A and B decreased 5.4% between 1976 and 1981.

Single persons represent almost half (47.5 percent) of all households living in Zone A, and one-third (34 percent) of all households living in Ottawa. Following the traditional family group (two parents with one or more children), single-person households are the next most significant group in the City. Similarly, single-parent family households are significant in Ottawa (10 percent of all households). As a percentage of all households in each zone, they are fairly evenly distributed throughout the City with a slight skew toward Zone C.

TWO KEY HOUSEHOLD GROUPS

	City of Ottawa	Zone A	Zone B	Zone C
Single Persons As % Total Hshlds.				
1981	34%	47%	31%	26%
1976	28%	41%	30%	20%
Single Parents As % Total Hshlds.				
1981	10%	7%	10%	11%
1976	9%	8%	9%	10%

Source: Statistics Canada, Census of Canada

EXHIBIT 1.6

AGE DISTRIBUTION IN BALANCE OF RMOC

1981 Population	Age Group	1981 VS. 1976
110,605	< 25	+6%
46,735	25-34	+18%
39,520	35-44	+31%
26,230	45-54	+18%
16,790	55-64	+38%
11,810	65+	+37%

AGE DISTRIBUTION IN CITY OF OTTAWA

Total City

1981 Population	Age Group	1981 VS. 1976
104,165	< 25	-16%
55,320	25-34	+11%
33,105	35-44	+6%
32,285	45-54	-12%
33,460	55-64	+6%
36,820	65+	+19%

Zone A

1981 Population	Age Group	1981 VS. 1976
24,090	< 25	-20%
18,800	25-34	+13%
8,645	35-44	+16%
7,320	45-54	-17%
8,115	55-64	-12%
12,155	65+	+1%

Zone B

1981 Population	Age Group	1981 VS. 1976
20,680	< 25	-21%
11,020	25-34	+8%
6,690	35-44	+3%
6,215	45-54	-19%
7,310	55-64	-9%
9,335	65+	+10%

Zone C

1981 Population	Age Group	1981 VS. 1976
59,345	< 25	-13%
25,465	25-34	+10%
17,790	35-44	+3%
18,290	45-54	-9%
18,045	55-64	+27%
15,330	65+	+47%

Character of City Population Has Changed

Over the 1976 to 1981 period, the City experienced a decline in its child/adolescent population (less than 25 years old) and a significant increase among young adults (25-34 years old) and senior citizens (65 and over). Exhibit 1.6 illustrates the impact of this trend across the City, and contrasts it with the general growth trend which occurred in the balance of the Region.

The changing character of the City's population is not entirely due to the aging of the population and attendant lifestyle changes. The mobility of the population, and Ottawa's attractiveness as a destination for job-seeking migrants have also influenced its population character. Over the five-year period ending June 1981, some 53 percent of Ottawa residents had moved at least once. This is slightly higher than Toronto (51 percent), Montreal (52 percent) and Vancouver (52 percent). Within the City, the highest area of turn-over is Zone A (61 percent). This is probably due largely to the high rental component within Zone A (75 percent) and the mobility of non-family persons who predominate in this area. In contrast, Zones B and C have turn-over rates of 46 percent and 52 percent respectively.

City Population Growth Dependent On New Housing

The increase in the number of non-family households in the City will likely continue into the next decade as the population continues to age. In addition, the trend toward smaller families will continue to have a bearing on household size. If the level of persons per household was to continue to decrease at half of its currently observed rate of 0.02 percent per year (in the absence of any net additions to the housing stock), the City of Ottawa population could decrease to 295,000 by 1991.

SENSITIVITY OF POPULATION TO LEVEL OF PERSONS PER HOUSEHOLD (P.P.H.)

City of Ottawa	Actual *			Estimated		
	1981	1982	1983	1986	1989	1991
Population	300,050	302,486	304,392	301,500	297,450	294,750
Housing Stock	130,905	133,506	135,208	135,208	135,208	135,208
P.P.H.	2.29	2.27	2.25	2.23	2.20	2.18

* City of Ottawa, Community Development Department, DIS data

While there is no assurance that the rate of decline in persons per household will slow down in the manner described above, the rate is expected to decrease to some degree over the balance of this century and into the next. Therefore, it is essential for the City to encourage additions to the residential stock if the population is to grow in future.

HOUSING DEMAND TO REMAIN HIGH

The demand for housing in the City of Ottawa is largely influenced by the market dynamics of the Region. Although the City represents over half of the Region's population, it continues to function as a sub-market (albeit a major one) of the Region. The evaluation of future housing demand in the City requires an understanding of forecast Regional demand.

In January 1984, the RMOC Planning Department released its Draft Housing Statement Update which included a forecast of Regional housing demand to 1988. We have reviewed this housing forecast and concur with its assumptions regarding forecast migration levels, household formation rates, and the projected level of Regional population.

In summary, the total forecast annual new unit requirement in the RMOC is as follows:

SUMMARY OF REGIONAL HOUSING DEMAND

	1983-86	1986-89	1989-91	Total
To accommodate new households	14,650	13,850	9,000	37,500
To provide for a 3% rental vacancy rate	3,035	190	120	3,345
To replace demolished units	300	300	200	800
Total Units	17,985	14,340	9,320	41,645
Average Yearly Demand	5,995	. 4,780	4,660	5,206

Source: Peter Barnard Associates. Refer to Appendix H for detailed discussion.

The immediate average annual demand for 5,995 units during 1982-1986 assumes a need to redress the extremely low rental vacancy problem already present in 1983. Beyond 1986, new unit demand is forecast at between 4,600 and 4,800 units per year.

Rental Units to Remain In High Demand

The traditional 50/50 split between ownership and rental tenure was a constant within the Region from 1966 to 1971. However, the trends in new residential completions have indicated a movement toward increased ownership housing. During 1971-1981, 54 percent of all unit completions were for the ownership market. Given the

EXHIBIT 1.7

REGIONAL HOUSING DEMAND BY TENURE

TENURE	1983-86	1986-89	1989-91	TOTAL UNITS
OWNERSHIP				
- Total	8,060	7,615	4,950	20,625
- Avg. Yr. Demand	2,687	2,538	2,475	2,578
RENTAL				
- New Households	6,590	6,235	4,050	16,875
- 3% Vacancy	3,035	190	120	3,345
- Demolitions*	300	300	200	800
- Total	9,925	6,725	4,370	21,020
- Avg. Yr. Demand	3,308	2,241	2,185	2,628

Source: Peter Barnard Associates.

* 100% of demolitions are assumed to be rental.

forecast aging of the Regional population and the predominance of family household formation, we have adopted the Regional Planning Department's assumption of a 55/45 ownership/rental split in future housing demand. Exhibit 1.7 describes the expected levels of demand in RMOC for rental and ownership housing. Over the 1983-1991 period, some 20,000 ownership units and 21,000 rental units will be required. Three thousand of the needed rental units are a pre-1984 need due to the extremely low rental vacancy situation in the Region.

* * * *

In summary, City population growth has probably peaked, and new housing construction will be needed to avoid decline. Population is already declining in Zones A and B which are becoming increasingly non-family, while Zone C is growing and maintaining a more family-oriented character. Overall the City's population is non-family, with one-third single person households. Not surprisingly, residents are predominantly young adults and senior citizens, with no signs that significant changes will occur in the years ahead. Overall housing demand will remain strong, including demand for rental units.

How the City responds to the demand for housing will have an impact on its future population character, the need and cost of population-driven services, and the growth of residential development-derived taxation assessment. The next chapter examines the housing supply situation in the City and throws light on some of the housing challenges facing the City.

2. HOUSING SUPPLY SITUATION

The City of Ottawa is home to over 50 percent of the Region's population and just over 60 percent of its existing housing stock. The majority of residential units in the City are rental.

The character of the City's housing stock has been changing as new forms of housing and trends in urban renewal have taken hold. Condominium ownership has become a growing factor in the City, and as in many other major urban centres Ottawa neighbourhoods have been attracting renovators and "white painters." For the upwardly mobile and economically well-off household, the City continues to provide a growing variety of housing options. However, for the less well-off and economically insecure household, Ottawa is an increasingly expensive and difficult place to find good-quality, low-cost housing.

RENTAL PREDOMINATES IN OTTAWA

Unlike the strong ownership factor found in the balance of the Region, the City has a 61/39 split between renters and owners. The strongest rental element is found in the centrally located Zone A where rental tenure represents 76 percent of all units in 1981. In the outlying Zones B and C the rental factor is diminished somewhat, but it still represents over one-half of all units.

1981 HOUSING TENURE PATTERNS

Tenure	Balance of RMOC	City of Ottawa	Zone A	Zone B	Zone C
Own	69%	39%	24%	45%	46%
Rent	31%	61%	76%	55%	54%

Source: Statistics Canada, Census of Canada.

EXHIBIT 2.1

1981 HOUSING TENURE PATTERNS

	TOTAL UNITS	SINGLE DET.	DOUBLE ROW	DUPLEX	APT.	OTHER
BALANCE OF RMOC						
Total Units	78,795	41,725	20,995	1,725	13,390	950
% Owned	69%	92%	61%	36%	15%	87%
% Rented	31%	8%	39%	64%	85%	13%
CITY OF OTTAWA						
Total Units	121,705	37,650	20,150	5,910	57,995	10
% Owned	39%	90%	35%	33%	8%	100%
% Rented	61%	10%	65%	67%	92%	-
ZONE A						
Total Units	37,740	6,905	4,550	2,445	23,840	-
% Owned	24%	82%	34%	30%	5%	-
% Rented	76%	18%	66%	70%	95%	-
ZONE B						
Total Units	24,970	10,180	3,865	1,900	9,025	-
% Owned	45%	89%	29%	35%	3%	-
% Rented	55%	11%	71%	65%	97%	-
ZONE C						
Total Units	59,060	20,580	11,770	1,570	25,135	-
% Owned	46%	93%	37%	35%	13%	-
% Rented	54%	7%	63%	65%	87%	-

Source: Statistics Canada, Census of Canada.

Most of the rental stock in the City is found in apartment buildings and attached dwellings. As indicated in Exhibit 2.1 virtually all of the City's 58,000 apartment units in 1981 were devoted to the rental market. In contrast, 90 percent of the City's single-detached units were in the ownership market. The general tenure patterns observed for the City as a whole also prevail in each of the three City Zones.

The rental stock in the City is divided almost evenly between ground-oriented and high-rise units. In 1981, 51 percent of all rental units were located in buildings of five or more storeys. The other 49 percent were found in apartment buildings of less than five storeys (21 percent), single detached houses (5 percent), duplexes (5 percent), and various other multiple-type, low-rise structures (18 percent). In 1981, 22 percent of renters reported that repairs were needed in their units, compared with 20 percent for all households (ownership and rental) living in the Ottawa-Hull C.M.A.

A Wide Cross-Section of Households Depend on Rental

Rental tenure attracts a significant number of young single persons. This is not surprising, given the lifestyle and economic traits of this group. Similarly, 68 percent of single-parent families live in rental units, often for reasons of limited affordability rather than free choice. Two-parent families with children tend to live in ownership housing. However, a closer examination of this group reveals that 56 percent of young families with children (household head less than 35 years old) live in rental dwellings.

EXHIBIT 2.2

VACANCY RATES IN APT. BUILDINGS OF 6+ UNITS
PUBLICLY AND PRIVATELY INITIATED

METRO OTTAWA

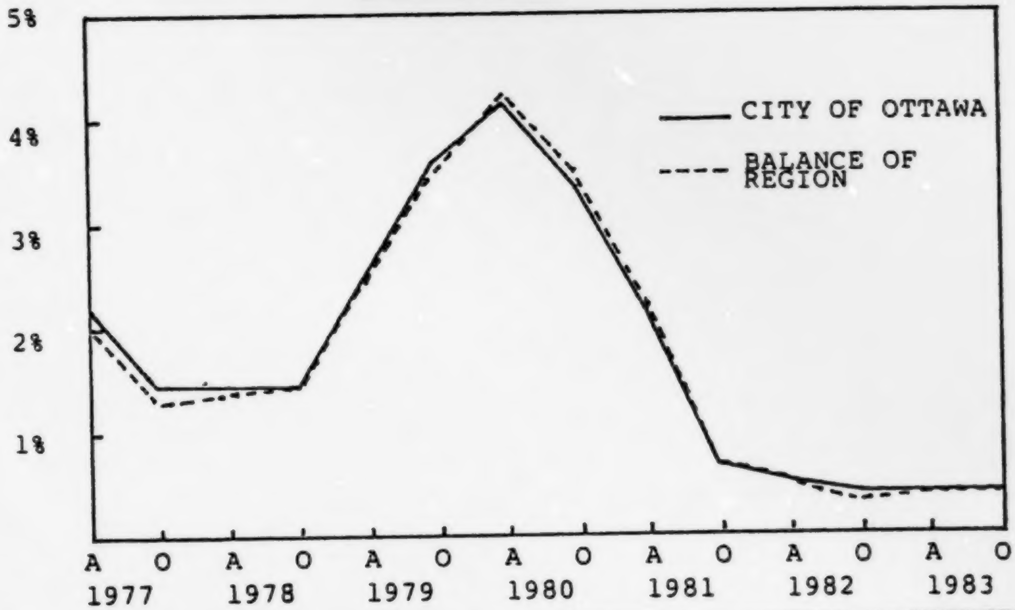
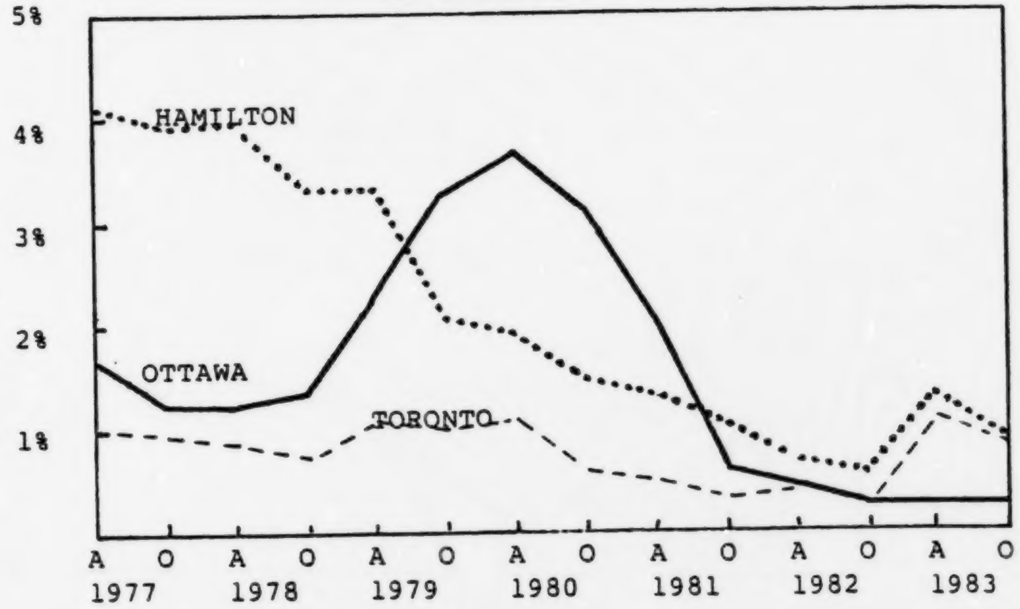


EXHIBIT 2.3

VACANCY RATES IN APT. BUILDINGS OF 6+ UNITS
PUBLICLY AND PRIVATELY INITIATED

METRO AREAS



Source: CMHC

1981 CITY OF OTTAWA HOUSEHOLDS

Household Type	Ownership Households	Renter Households
Single Person less than 35 years old	6%	94%
Single Parent Family	32%	68%
Families with Children	67%	33%

Source: Peter Barnard Associates, based on data provided in "Rental Intensification and Rental Housing Conservation Study", Ontario Ministry of Municipal Affairs and Housing, 1983.

Compared with the cities of Toronto and Hamilton, Ottawa is characterized by a higher degree of rental tenure overall, and correspondingly a higher proportion of rental among the three groups examined.

1981 HOUSEHOLD TENURE PATTERNS

Household Type	City of Ottawa	City of Toronto	City of Hamilton
Renters	61%	59%	44%
Single Person less than 35 years old	94%	93%	91%
Single Parent Family	68%	58%	61%
Families with Children	33%	29%	20%

Source: Statistics Canada, Census of Canada.

Low Vacancy Rate Indicates Unsatisfied Need

As a result of a growing Regional population and insufficient rental construction, Ottawa has been facing an extremely low vacancy rate. As indicated in Exhibit 2.2, the vacancy rate for apartments of six or more units in Ottawa has been hovering near zero since October 1981. The vacancy rate has not been at or above the three percent norm since October 1980. Compared with other major urban centres, Ottawa has one of the lowest vacancy rates anywhere in Canada (see Exhibit 2.3). Of the estimated 4,000 rental row units in the City (CMHC survey), only 0.3 percent were vacant in October 1983.

RISING COST OF OTTAWA HOUSING

The price of ownership housing has risen steadily in the Ottawa area since 1980. Unlike other major Ontario communities, Ottawa-Carleton has not witnessed a significant weakening in the price of ownership housing during the past nine to ten years (see Exhibit 2.4).

The trend in new freehold and condominium construction starts provides some evidence of the impact of high interest rates on the sale of ownership housing.

OWNERSHIP UNITS STARTS IN RMOC

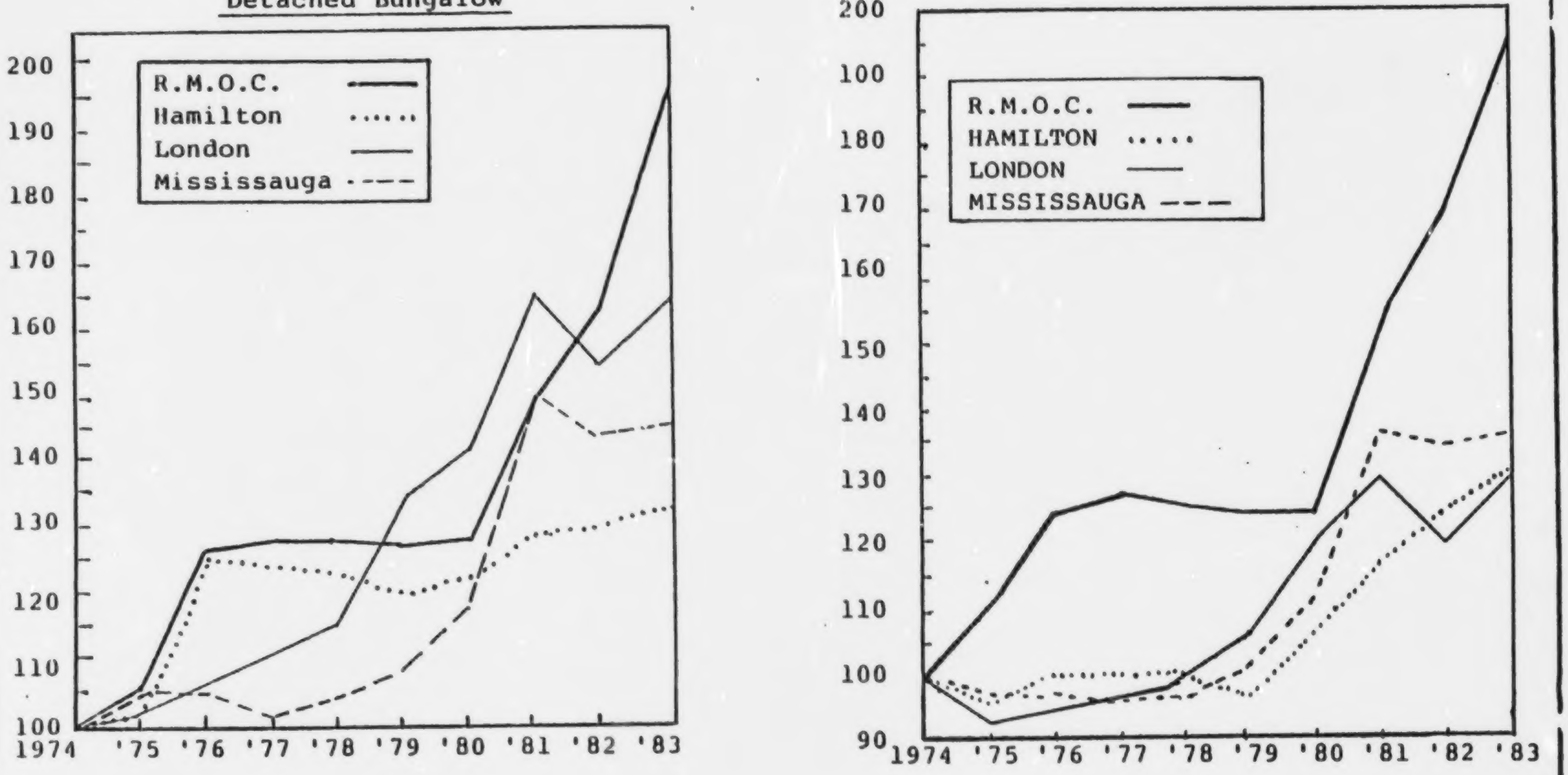
	1979	1980	1981	1982	1983
Actual	2,662	1,039	1,960	2,236	5,630
Index	100	30	74	84	211

Source: CMHC

The ability of the Ottawa market to afford ownership housing was weakened by the high interest rates and uncertain economy of 1980 - 1982. An analysis developed

EXHIBIT 2.4

MLS HOUSE PRICE TRENDS



Detached Bungalow

Detached Two-Storey

Source: Royal Trust Survey

by the Region in its Draft Housing Statement Update clearly illustrates the significant reduction in the number of Ottawa-Carleton families able to afford the purchase of ownership housing.

% RMOC FAMILIES ABLE TO PURCHASE AVERAGE BUNGALOW

	1977	1982	1983
Mortgage Rate	10.5%	18.0%	12.5%
Average Price ($)	58,500	72,500	85,500
Average Family Income ($)	26,000	40,000	42,500
Price As % Income	26%	31%	26%
% Families Able to Purchase	50%	37%	55%

Source: Draft Regional Housing Statement Update, 1984

In response to these high interest rates, a concern for the depressed state of the construction industry, and a desire to decrease demand for rental housing, the provincial and federal governments introduced two ownership incentive programs in 1982. The Ontario Renter-Buy Program (ORBP) offered a $5,000, 15-year and interest-free second mortgage to current renters or first-time home-buyers purchasing new residential units. Under this program, 125 applications were approved for the City of Ottawa and 1,277 in the balance of the Region. The federal CHOSP program offered $3,000 to purchasers of newly constructed units or to first-time buyers of existing units (1982 only). Some 3,253 applications were approved in the Region for purchasers of new housing. The influence of these programs and the lower rate of mortgage interest in 1983 have helped to stimulate ownership trends in Ottawa and the Region despite rising prices.

EXHIBIT 2.5

AVERAGE RENTS FOR ALL STRUCTURAL TYPES

RMOC[1]	1 - B	2 - B	3 - B	ALL UNITS	% ANN. CHG.
Aug. - 1976	$192	$229	$259	$224	
					+ 6.3%
Sept. - 1977	214	251	281	238	
					+ 8.8%
Oct. - 1978	227	275	302	259	
					+10.4%
Oct. - 1979	250	290	328	286	
					+ 3.1%
Oct. - 1980	253	297	344	295	
					+ 7.5%
Oct. - 1981	280	321	368	317	
					+ 7.9%
Jan. - 1983	306	370	436	367	

CITY OF OTTAWA[2]

	1 - B	2 - B	3 - B	ALL UNITS
April - 1983				
Apts.	351	434	527	
Row Units	-	359	-	497 (4 bdrm.)
Oct. - 1983				
Apts.	368	457	569	
Row Units	-	378	463	

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[1] Ontario Ministry of Municipal Affairs and Housing.

[2] CMHC Vacancy Survey.

Based on annual rental surveys conducted by the Ontario Ministry of Municipal Affairs and Housing, the average monthly rents found in Ottawa-Carleton would appear to be increasing at a rate only slightly above the standard 6 percent level (see Exhibit 2.5). However, the average rents for the Region are somewhat lower than the rents reported for the City by CMHC. Not surprisingly, City rents tend to be higher than those in the suburbs. The reduced number of low-cost rental units and the strong probability that lower-priced rental units are not often made available to the open market (i.e. extremely low vacancy or turn-over) are likely to force most rental unit seekers to consider newly-built units.

Although a growing number of new rental units are being added to the housing stock, few of them are targeted at the low-cost market. In the April 1983 CMHC survey of vacancies, the following rent levels were reported for new apartments.

APRIL 1983 CMHC SURVEY

	1-BDRM	2-BDRM	3-BDRM
Overall Rents	$ 351	$ 434	$ 527
New Unit Rents	$ 457	$ 545	$ 538

Clearly, for the single person earning $12,000 per year it would be particularly difficult to find accommodation which did not exceed 25 percent of his/her income. A complete discussion of affordability trends is presented in Chapter 3 of this report.

LOW-COST STOCK BEING LOST

The loss of low-cost rental housing has been a serious and long-standing concern in the City. Reports and studies prepared by the City's Community Development Department have helped to identify an approximate measure

EXHIBIT 2.6

CHANGE IN OTTAWA ROOMING HOUSE STOCK

	1976		1979		CHANGE	
ZONE A	R.H.	ROOMS	R.H.	ROOMS	R.H.	ROOMS
Centretown	179	1,289	92	661	-49%	-49%
Sandy Hill	151	1,068	96	718	-36%	-33%
Lowertown	53	295	29	149	-45%	-49%
Capital Ward	64	288	37	192	-42%	-33%
Dalhousie	11	76	10	69	-9%	-9%
Total	458	3,037	264	1,789	-42%	-41%

Source: City of Ottawa Community Development Department, "Instability and Tenant Displacement Within the Inner City Rental Market" and 1979 "Rooming House Survey Update."

of the actual loss. Between 1974 and 1978 it has been estimated that 2,442 low-cost rental units were lost in the City, only 18 percent due to demolition. In the majority of cases (78 percent), the loss was due to a change in status due to severance, conversion or rehabilitation which resulted in the units being lost to the rental market or upgraded to higher priced rental housing. Offsetting this loss in the same period was the addition of 575 low-cost units, which reduced the net loss to a still significant 1,867 units over four years.

Rooming Houses No Longer Plentiful

Of particular concern to many groups has been the loss of rooming house accommodation. Although often in poor repair, and virtually totally confined to the inner City (Zone A), rooming houses provide a necessary supply base for single persons seeking low-cost housing. According to a survey conducted by the Community Development Department (see Exhibit 2.6), most of the losses occurred in the Centretown and Sandy Hill neighbourhoods. Although it is difficult to maintain an accurate inventory of rooming houses (transient use, unlicensed), a survey completed in August 1983 by the City suggests that the erosion of rooming house supply continues.

AUGUST 1983 ROOMING HOUSE SURVEY

Ottawa	1976	1979	1983	Change 83 vs. '76
Rooming Houses	458	264	150	- 308(-67%)
Number of Rooms	3,037	1,789	1,321	-1,716(-57%)

Source: City of Ottawa, Planning Branch

Renovation and Rehabilitation Have Forced Housing Prices Up

The loss of low-cost housing is part of the evidence of a trend toward upgrading of inner-city neighbourhoods and the so-called "gentrification" process. In Sandy Hill, virtually every street has some example of residential improvement or upgrading. Old embassies are being converted to luxurious single-family homes or severed and converted to luxury multiple dwellings. Row houses (freehold ownership) are being added as infill. New Edinburgh has witnessed extensive amounts of infill in a short amount of time, with developers building ownership and rental units on available vacant properties. The positive neighbourhood improvements engendered by the Le Breton Flats housing development have encouraged private homeowners and speculators in Dalhousie (a traditionally lower-cost rental area) to buy up inexpensive rental row housing and obtain severances for ownership purposes, or renovate apartment buildings to a higher price/quality level.

Over the past two years the City has witnessed an unprecedented level of residential upgrading activity.

PERMITS ISSUED FOR ALTERATIONS, ADDITIONS AND REPAIRS

1976	1977	1978	1979	1980	1981	1982
631	672	682	739	760	1,047	1,085

Source: City of Ottawa, Building Department.

Higher Income Groups Occupying Low-Cost Housing

The net effect of these residential trends has been competition for housing between individuals of differing incomes. In Ottawa, as in many other cities, many higher-income households rent low-cost accommodation because they prefer to spend their extra dollars on food or travel, for example, than on housing. They are able to "out-bid" lower-income tenants because they appear safer for landlords, and may also be perceived as "better" tenants.

Examination of Ontario Ministry of Municipal Affairs and Housing rent surveys seems to confirm that higher-income households in Ottawa do compete for and obtain a higher portion of affordable housing stock than a higher income group in other major cities.

PERCENTAGE OF UNITS RENTING FOR $350 OR LESS OCCUPIED BY HOUSEHOLDS WITH INCOMES OF OVER $20,000 - 1983

City	Percentage of Affordable Units Occupied by Higher Income Households
City of Ottawa	46.7%
Metropolitan Toronto	41.5%
City of Hamilton	35.0%
City of London	36.0%
City of Windsor	35.1%

Source: Ministry of Municipal Affairs and Housing

Some Displacement May Be Occurring

A review of RRAP (Residential Rehabilitation Assistance Program) funding in Ottawa provides further evidence of the loss of low-cost housing due to upgrading of properties. According to a study by the City Community Development Department a total of 344 RRAP loans covering 1,014 rental units were issued between 1975 and November, 1980. The majority of these loans were for dwellings in Centretown (55 percent) and Lowertown (33 percent). The study findings revealed that although 63 percent of tenants did not relocate, of the 37 percent who did move out, only 5 percent returned to the unit following renovation.. In those units which experienced permanent tenant relocation, the average annual rent increase was

12.5 percent (vs. 6.9 percent in units where tenants remained). The increase in rent by from 6.9 to 12.5 percent made formerly low-cost housing less affordable to persons of very low income.

City Council Has Taken Measures to Control Loss

In response, the City of Ottawa has taken several measures to control the loss of housing stock:

- Condominium Conversion Policy. Although the Region is responsible for condominium approvals, the Region will not approve the construction or conversion of a condominium project in the City without the City's approval. In 1976, City Council passed a Condominium Conversion Policy which requires the rental vacancy survey level (CMHC semi-annual survey) to equal 3 percent for two consecutive surveys before an approval is granted for condominium conversion.

  This policy has been successful in stopping the conversion of rental buildings to condominium. To date only one approval has been given (in October 1980, Urbandale was permitted to convert 238 rental units in "Northwest One Towers" to condominium status). However, the threat of conversion is still high. As of October 1982 the City has 20 condominium requests on file, representing 3,420 apartment units and 825 row house units.

- Demolition Control By-Law. In November, 1980, the City Council passed a by-law requiring all applications for residential demolitions to be reviewed by City Council for approval. The intention of this procedure is to control the premature loss of residential units and ensure the maintenance of residential buildings on the housing market for as long as possible. Over the

12-month period ending October 1, 1983, a total of 103 units were demolished and replaced with 295 new units (net gain of 192 units). Of the 103 units demolished, 56 percent were occupied at the time of the demolition control application.

Currently, the City is facing an application in Alvin Heights (Zone C), in the northeastern part of the City (bordering Rockcliffe Airport), to demolish 488 existing low-rental units and replace them with about 850 rental and condominium apartments and row houses. Although the developer proposes to build 362 more units when he demolishes, the prices/rents of the new units will be substantially greater than those existing now. The by-law was designed to address the preservation of residential units, not low rent levels.

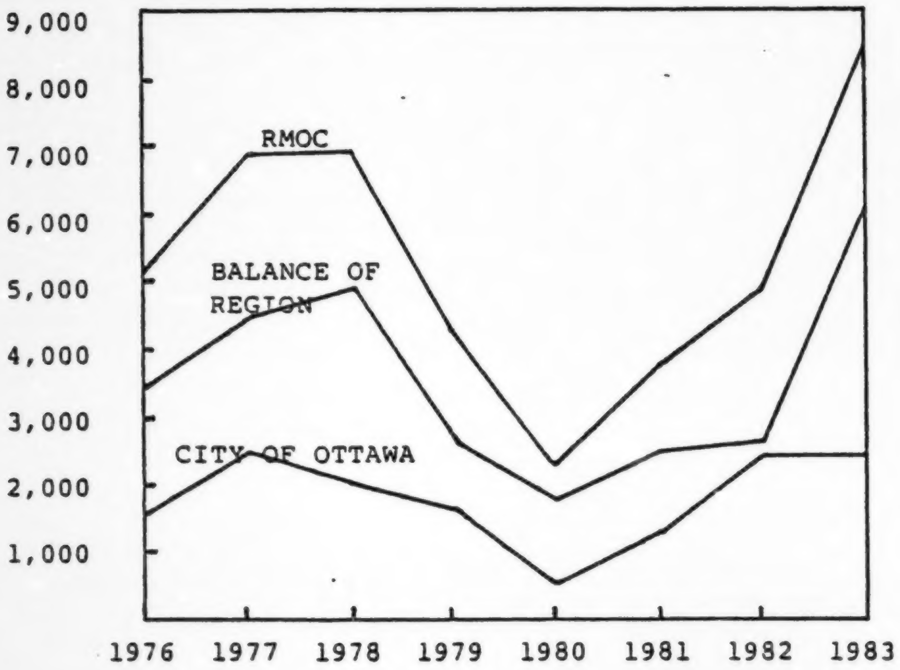
The changing character of Ottawa housing stock and the pressures on inner city neighbourhoods are not uncommon elsewhere. In Toronto the Social Planning Council has reported on the erosion of affordable rental units due to demolition and conversion. Like the City of Ottawa, Toronto City Council is unable to obtain the powers required to control this loss. Instead, efforts are being made by the City and Province to encourage more private sector investments in low-cost rental housing, and the City of Toronto is a leading provider of moderately priced units via its non-profit arm - City Home.

RECENT GROWTH IN NEW UNIT DEVELOPMENT

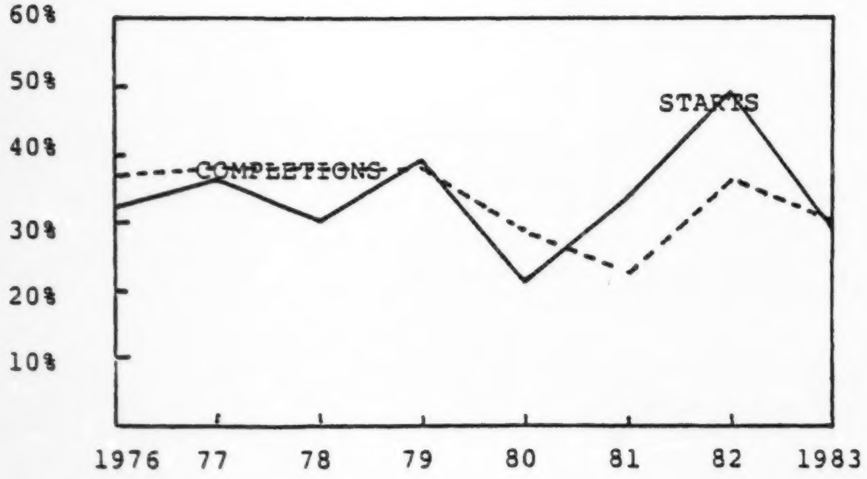
New residential building activity has only recently begun to revive from the depressed 1978 - 1980 period when high interest rates and an uncertain economy put a damper on unit starts. Exhibit 2.7 illustrates the peak and valley trend in unit starts which has occurred in the City

EXHIBIT 2.7

RESIDENTIAL UNIT STARTS



CITY'S SHARE OF REGION
(% TOTAL RMOC)



Source: CMHC

and the Region. New unit starts dropped from 2,454 in 1977 to only 475 in 1980. More recently, housing development in the City and Region has improved sharply. In 1982 and 1983 some 2,350 units were started annually. Overall, residential development in the City has tended to represent approximately 34 percent of the annual Regional total. In 1983 the City's share dropped to only 28 percent of Regional starts.

Trend Toward Construction of Ownership Units

Over the five-year period ending December 31, 1983, 13,500 new ownership units were started in the Region compared with 9,980 rental units. Residential builders/developers in Ottawa-Carleton have actively served both tenure markets over the years, but with a pronounced emphasis on ownership housing in 1983.

HOUSING STARTS

RMOC	1979	1980	1981	1982	1983	Total
Ownership	2,662	1,039	1,960	2,236	5,600	13,497
Rental	1,680	1,179	1,751	2,672	2,700	9,982
As % Owner	63%	113%	89%	119%	48%	73%

Source: CMHC.

This recent trend toward ownership starts has occurred in the City as well, where in 1983 rental starts actually dropped by 48 percent (vs. 1982) while ownership starts grew by over 400 percent.

HOUSING STARTS

City	1979	1980	1981	1982	1983	Total
Ownership	612	220	317	271	1,283	2,703
Rental	1,001	255	926	2,068	1,063	5,313
As % Owner	164%	116%	292%	763%	83%	199%

Source: CMHC.

A key factor contributing to the sudden rise in ownership starts was the stimulative influence of the Canadian Homeownership Stimulation Plan (CHOSP) which was in effect during 1982 and 1983. As of December 1983, some 3,150 applications were approved in the Region under this program. In addition, a record number of condominium starts were recorded in the City during 1983, many of which were destined for upper-income households. Some 655 condominium units were started in 1983, with 550 units under construction at year-end.

Although rental housing starts fell in the City in 1983, the level of Regional starts remained equal to 1982. A growing number of rental units constructed in the Region and City over the past two years were generated by government programs. In addition to social housing-related starts (estimated at an average of 400 per year 1981 - 1983), the ORCL (Ontario Rental Construction Loan Program) and CRSP (Canada Rental Supply Plan) were influential in the construction of 1772 units, or 25 percent of the Region's 1981 - 1983 rental starts. A further 255 units are soon expected to be built. Rent control, uncertainty about interest rates, and the immediate attraction of a growing ownership market have dissuaded many private developers from building more rental units.

Privately Initiated Infill and Rehab Directed To Affluent Target Market

Developers and builders in the City have been increasingly turning their attention to infill, rehabilitation and conversion opportunities. Many of the new condominium starts noted above have been built within the inner city (Zone A) on small properties. Builders and developers operating in the City have identified a need to provide new or totally renovated housing for the price-willing, upscale buyers anxious to move back into the City. As a result many City neighbourhoods are being "white-painted" and infilled.

The Bytown Market area has undergone a dramatic change with extensive conversion of mixed use (residential /commercial) buildings to office/commercial or retail/ restaurant food service. East of Dalhousie Street (Zone A) has experienced conversion of low-cost family housing units into small, multiple unit dwellings and some higher density apartment buildings. Typically, second and third floor residential units are being replaced by offices. Conversion of rental to ownership and multiple to single has occurred in Sandy Hill, Centretown and New Edinburgh to name a few. According to key informants new residents tend to be young professionals without children.

The result of these observed development trends has been a reduction in the growth of rental units (plus some loss of existing supply), especially lower cost units.

CONSTRAINTS ON BUILDING NEW UNITS

The opportunity to build new housing units in the City is constrained by the dwindling supply of vacant land and its rising cost. Within the City at this time, only two significant properties are actively being planned for residential development, Le Breton Phases 2 and 3, and Greenboro Phases 2, 3 and 4.

- Le Breton. Located in Zone A, the property is situated on vacant land situated between Wellington Street and the Ottawa River Parkway, and bisected by Booth Street. Plans call for development of 1,200 units in two phases. Phase 2 (Phase 1 consisted of the 429 units located south of Wellington Street) comprises 10.43 acres and is planned for 400-500 units. Phase 3 comprises 11.68 acres and is planned for 700 units. Subject to receipt of N.C.C. (National Capital Commission) and Treasury Board approvals, the date for site development is uncertain.

- Greenboro. Located in Zone C, the Greenboro neighbourhood is situated in Ottawa's south end. Phase 1 of Greenboro consists of approximately 1,000 units of which 640 are built or approved for construction. Phase 2 with 800-1,000 units is now receiving its first approvals with some 240 units likely to receive approval in 1984. The remaining Phases 3 and 4 represent 1,600 units and 1,800 units respectively.

Combined, these two major properties represent a combined potential of approximately 5,900 units which could yield an additional 14,160 persons to the Ottawa population when completed (assuming 2.4 persons per household). Beyond these two "green field" properties, residential development is limited to infill opportunities.

KEY FINDINGS

Our analysis of supply and demand reveals key findings which Council should consider when reviewing the formulation of new housing policies:

1. Rental is the dominant form of tenure in the City and will remain so over the next decade. Ottawa depends on rental more than any other Ontario city.

2. Rental is not confined to non-family households. Sixty-eight percent of Ottawa's single-parent families, and 56 percent of Ottawa's two-parent (under 35 years of age) families live in rental units.

3. Rental housing is in short supply as Ottawa continues to experience one of Canada's lowest vacancy rates. Furthermore, Ottawa is experiencing an actual loss of low-cost housing.

4. Ownership housing is not affordable for a majority of Ottawa residents.

5. Growth in housing stock is at present geared to the ownership market, even though rental demand remains high.

6. New unit development is likely to be constrained by a reduced supply of unencumbered sites in future years.

* * * *

The changing character of the City population and a shortfall in the supply of affordable, low-cost housing have created pressing needs to be answered in Ottawa. The dependency of the development industry (private sector and non-profit) on government funding for rental housing construction has restricted the growth in supply of new units. The uncertain future for program funding and the observed trend toward loss of existing low-cost stock due to renovation or conversion suggest a likely worsening of the situation for those in need.

3. GROUPS WITH SPECIAL NEEDS

In this chapter we examine the specific housing needs in Ottawa. Section A presents our findings on the affordability issue and identifies three groups that are in greatest need. Section B examines the information available regarding special housing needs groups.

A. THE AFFORDABILITY PROBLEM

The need for low-cost housing in the City is pressing. The growth of non-family households has been accompanied by a significant increase in the level of very low-income single-person households, both senior citizens and non-elderly singles. In the case of the large number of non-elderly singles, there is no existing rent geared to income (RGI) unit supply. When the unmet housing needs of rental families with children are added to the non-family demand for low-cost housing, the cumulative need level is serious.

In this section we examine the severity of the low-cost housing problem and identify those groups most in need. A detailed discussion of social housing needs and supply in Ottawa is presented in Appendix E to this report.

LOW-INCOME GROUPS IN NEED

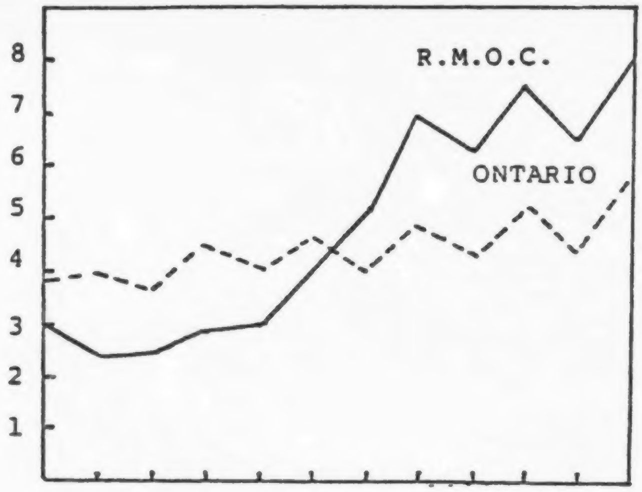
The City of Ottawa, like other major Canadian cities, is facing a serious affordability issue. A significant proportion of single persons and families with children live at or below the poverty line and face tremendous difficulty in finding affordable housing.

EXHIBIT 3.1

GENERAL WELFARE POPULATION IN OTTAWA-CARLETON

SINGLE RECIPIENTS

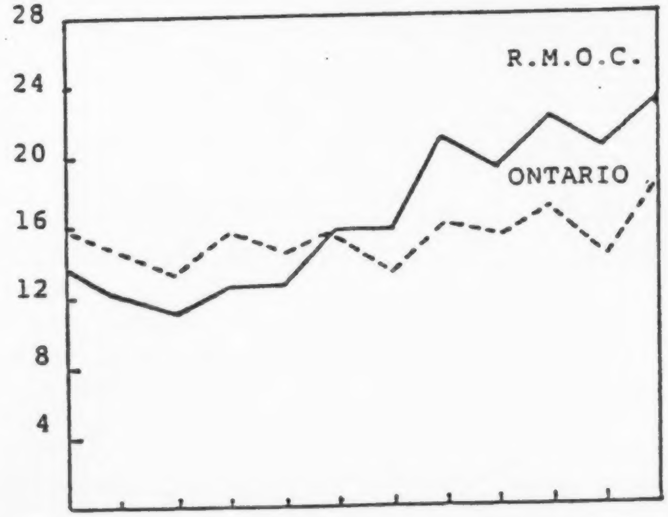
(Rate Per 1,000 Pop.)



MARCH 1976 - MARCH 1982

ALL RECIPIENTS

(Rate Per 1,000 Pop.)



MARCH 1976 - MARCH 1982

There are signs that the situation in Ottawa is worsening. Growth in the general welfare roles has risen dramatically in the Region. In spite of the Region's relatively good economic health, the rate of welfare in the Region has been higher than the Ontario average during the period 1976 to 1982 (Exhibit 3.1 indicates welfare rates). Waiting lists for assisted housing have grown to record levels, and requests for emergency housing assistance continue unabated.

Growing Demand for Low-Cost Units

The need for low-cost housing units was estimated at over 12,000 households in 1981, and is considered to be higher in 1984. These needs are divided between the two- and three- bedroom family units required by low-income families with children and the smaller one-bedroom and bachelor or rooming house-type accommodation required by non-family households. Added to this is the seasonal student population (23,300 full-time students in 1983/84), much of which competes with Ottawa's single-person population for the same low-cost lodging.

Growing Demand for Emergency Housing

The Regional Social Service Department has experienced a 250 percent rise since 1981 in daily phone calls received for emergency housing. The Region's annual cost for providing emergency motel accommodation increased from $6,000 in 1981 to an estimated $360,000 in 1983. Various social service agencies in Ottawa (i.e. Centre 454, Youth Service Bureau) report a serious increase in the number of persons without any form of shelter.

SERIOUS NEED AMONG RENTERS

Of the 22,500 low-income households in the City (under $7,000 for singles, under $14,500 for a family of

EXHIBIT 3.2

INCOMES GROUPS BY SIZE (THE CATEGORY "VERY LOW INCOME" IS EQUIVALENT TO THE STATISTICS CANADA POVERTY LINE)

Family Size	Very Low Income	Low to Moderate Income	Middle-High Income
1	Less than $7,152	$7,152-14,304	Over $14,304
2	Less than $9,436	$9,436-18,872	Over $18,872
3	Less than $12,622	$12,622-25,244	Over $25,244
4	Less than $14,545	$14,545-29,090	Over $29,090
5	Less than $16,949	$16,949-33,898	Over $33,898
6	Less than $18,511	$18,511-37,022	Over $37,022
7	Less than $20,375	$20,375-40,650	Over $40,650

Source: Social Policy Research Associates.

four), 84 percent are renters. Further, Ottawa renters are twice as likely (38 percent) as owners (19 percent) to experience housing affordability or adequacy problems. Within this renter group are three specific sub-groups in need:

- Families with children
- Senior citizens
- Non-elderly single persons.

Families with Children are in Need

Overall, substantial need for RGI housing is indicated for Ottawa families with children. The data below indicate that over 80 percent of Ottawa's very low-income families with children have serious unmet housing needs, primarily of affordability.

FAMILIES WITH CHILDREN

Income Groups*	No Housing Needs	Unmet Housing Needs
Very low-income families	1,000 17%	5,228 83%
Low-moderate income families	2,952 49%	3,087 51%
Total unmet need		8,315

* See Exhibit 3.2 for definitions.
Source: Statistics Canada, 1981 Census

Notes: "Unmet housing needs" are defined as housing needs among individuals and families with income below the poverty line, where rent exceeds 25 percent of income, plus inadequate housing due to overcrowding or need for repairs.

Problems of affordability and housing adequacy are particularly pronounced among one-parent families. Sixty percent (almost 3,000) of very low-income families with children experiencing serious unmet housing needs are led by single parents.

In total, some 8,300 families with children have unmet needs. The distribution of this problem across the City is as follows:

FAMILIES WITH CHILDREN

	ZONE A	ZONE B	ZONE C
Households with unmet housing needs (RGI)	29%	20%	51%

Source: Statistics Canada

Currently, there are over 1,345 families on the Ottawa-Carleton Regional Housing Authority (OCRHA) waiting lists for RGI housing. In addition, an estimated 500 families on City Living's list are eligible for RGI housing. In total, the waiting list for family RGI housing is at a record level (2,000) with 86 percent of these families living within the City of Ottawa. The current supply of family RGI units is not sufficient to serve this growing demand. Given the likely continuation of a tight rental market and limited new employment prospects for many low-income household heads, the unmet housing needs of families with children will probably worsen if not addressed soon.

Many Senior Citizens are in Difficulty

Census data from 1981 indicate that the unmet housing needs of seniors are significant, although less than that of families with children. Approximately 40 percent of low-income and 55 percent of low-moderate income seniors have unmet housing needs. This represents a total of 5,065 senior households in need in the City of Ottawa.

SENIOR CITIZEN HOUSEHOLDS

Income Groups	No Housing Needs	Unmet Housing Needs
Very low income seniors	3,645 60%	2,425 40%
Low-moderate income seniors	2,190 45%	2,640 55%
Total unmet need		5,065

Source: Statistics Canada

As of December 1983, some 500 applications for senior citizen RGI housing were on file with OCRHA and City Living. Over the past five years waiting lists have been steady at about five hundred per year. This would tend to indicate that the supply deficit situation has not worsened. However, the results of a recent Regional survey of non-profit housing demand indicated a 600 - 1,200 unit demand for senior citizen housing in 1982.

The problem of unmet senior citizen housing need is evenly distributed across the City, as shown below.

SENIOR CITIZENS HOUSEHOLDS

	ZONE A	ZONE B	ZONE C
Households with Unmet Housing Needs (RGI)	33%	35%	32%

Source: Statistics Canada

Non-Elderly Singles Have Significant Unserved Needs

The non-elderly singles households group is the largest (28,000) of the renting sub-groups in Ottawa. In all, some 5,300 very low income single-person households have serious unmet housing needs, and an additional 5,200 households of low-moderate income are in need. This combined group is greater in number than either renting families with children or senior citizens.

NON-ELDERLY SINGLES HOUSEHOLDS

Income Groups	No Housing Needs	Unmet Housing Needs
Very low income singles	515 9%	5,260 91%
Low-moderate income singles	2,765 35%	5,195 65%
Total unmet need		10,455

Source: Statistics Canada

Just over half (52 percent) of all singles with unmet housing needs live in Zone A.

Other than housing provided for disabled individuals or other special needs groups, there is hardly any assisted housing provided for non-elderly single persons in Ottawa or the Region. Given the growth of non-family households, and the observed trend in loss of low-cost units, the problem of unmet housing needs for this group will likely endure.

EXHIBIT 3.3

HOUSING NEEDS AMONG FOUR GROUPS OF HOMEOWNERS

	Lone-Parent Families		Other Families	
Income Groups	No Housing Needs	Unmet Housing Needs	No Housing Needs	Unmet Housing Needs
Very Low-Income Group	90	365	235	915
Low- to Moderate Income Group	605	335	3,380	885
Total	695	700	3,615	1,800

	Senior Households		Non-Elderly	
Income Groups	No Housing Needs	Unmet Housing Needs	No Housing Needs	Unmet Housing Needs
Very Low-Income Group	385	1,060	35	250
Low- to Moderate Income Group	2,670	610	170	280
Total	3,055	1,670	205	530

Source: Statistics Canada

HOMEOWNERS IN LESS DIFFICULTY

Overall, the 1981 Census data suggest that homeowners' affordability and adequacy problems are not a major concern for the City (Exhibit 3.3). Many of the homeowners who reported experiencing problems may be doing so because of over-consumption of housing (that is, because they are "buying" far more housing than they require). Indeed, many of the senior citizen households experiencing affordability problems, for example, live alone and have substantial equity in their homes. These senior households could in theory better satisfy some of their housing needs merely by changing their housing consumption. Some of these problems could be overcome through programs to create additional rental units in senior citizen owner's homes, or (in some cases) they could be resolved through the creation of other types of support systems to aid seniors in changing their housing consumption. Such other solutions include budget counselling and "rehousing" counselling, and they lie on the social services side of public action rather than on the housing policy side.

In conclusion, some actions may be called for in this area, but not mainly in housing policy as such. The largest groups with problems of housing affordability and adequacy are renters, not owners. Difficulties facing renters are the key social housing problem for the City of Ottawa.

PROBLEMS LIKELY TO GROW

Overall, the analysis of needs for RGI housing (Exhibit 3.4) indicates a large housing affordability problem among 23,835 households in the City. Nearly half of this demand can be traced to non-elderly singles who, as a group, are not currently served by senior government programs. Even more significant is the observation that over 90 percent of very low-income singles have serious housing needs.

EXHIBIT 2.4

SUMMARY OF UNMET HOUSING NEEDS IN THE CITY OF OTTAWA

	Very Low-Income Households	Low- to Moderate Income Households	Total
Families with Children	5,228 40%	3,087 28%	8,315 35%
Senior Citizens	2,425 19%	2,640 24%	5,065 21%
Non-Elderly Singles	5,260 41%	5,195 48%	10,455 44%
Total	12,913 100%	10,922 100%	23,835 100%

The need for continued production of senior citizen housing is supported by a continuing waiting list and the identification of 5,065 senior households with unmet housing needs. However, the need for senior citizen housing is in no way comparable to the much more pressing needs of very low-income families with children (double the number of senior citizens).

Any expectation that a rise in the turnover of RGI stock would meet these outstanding needs is unlikely to be realized. In fact, the turnover in family RGI housing stock has fallen dramatically in past years; from 16 percent in 1981 to 11 percent in 1983. The fact of the dramatic increase in requests to the Region's Emergency Housing Co-ordinator (up from 700 to 800 in 1979/80 to 1,500 - 1,700 in 1982/83) plus the growing waiting lists for RGI and assisted housing point to a worsening problem ahead.

At present there is a a great deal of uncertainty about the role of government in addressing these problems. Since the start of the Non-Profit and Cooperative Housing Program in 1973, 900 RGI units have been added to the Regional stock out of 3,400 units built (or acquired). This low share of RGI units is due in part to income mix policies which restricted RGI to no more than 25 percent of the units (in Municipal Non-Profit Housing) in any one building. As a result of Federal/Provincial policies, the Non-Profit, Co-operative Housing and Rent Supplement Programs have allowed for continued supply of assisted housing, but have not generated the required level of production of RGI units.

In 1984, attention centres on the likelihood of a continuation of the Non-Profit/Co-op program, its potential modification or its replacement by an alternative program such as shelter allowances. In the meantime, budget allocations for social housing programs in Ottawa have been cut back by senior governments with no certainty of budget restoration to previous levels. These program uncertainties pose an important problem for the City to consider.

B. SPECIAL NEEDS GROUPS

Housing demand in Ottawa also includes the needs of groups who require specific forms of housing and in some cases special care. Like many other Canadian cities, Ottawa is faced with the challenge of meeting the diverse housing requirements of physically or psychiatrically disabled patients, ex-offenders, and others. Many of these special groups are well-organized and have been able to articulate their requirements through studies of their own, reports, and briefs to this strategic housing study. A list of briefs received is contained in Appendix B of this study.

DIFFICULT TO ESTABLISH SIZE OF NEED

With the exception of the physically disabled, who are served by both OCRHA and City Living, no established or reliable sources exist for "counts" of housing needs for persons in these special groups. Principally this is because the groups are so diverse, and because, again except for the physically disabled, no overall housing programs meet their needs. This is because most of the non-physically disabled in these categories are single persons, not served by the existing social housing programs. The level of need is therefore only indicated within the broad category of households of single unattached individuals or by reference to specific estimates developed by many of the special needs groups.

Limited Affordability is a Common Denominator

The diversity of the different groups and the absence of statistical data make identification of the level of individual group needs very difficult. However, based on the facts presented by advocacy groups acting on behalf of these special interests, it is clear that limited affordability is a common characteristic. For all

EXHIBIT 3.5

SPECIAL NEEDS HOUSING IN OTTAWA-CARLETON

TARGET GROUPS			
Alcohol Recovery Homes	M	F	Co-ed
14 suppliers, 209 beds	157	20	32
Legal Offenders	M	F	Co-ed
7 suppliers, 98 beds	82	16	-
Crisis Centres	M	Females + Children	F
7 suppliers, 205+ beds	149	56	N/A
Physically Disabled	M	F	Co-ed
8 suppliers, 119 beds	-	-	119
Youth With Emotional/Family/Behavioral Problems	M	F	Co-ed
6 suppliers, 148 beds	-	8	140
Women's Housing	M	F	Co-ed
5 suppliers, 206 beds	-	206	-
Psychiatrically Disabled	M	F	Co-ed
4 suppliers, 69 beds	30	10	29
Mentally Retarded	M	F	Co-ed
3 suppliers, 87 beds	-	-	87

Source: Social Planning Council, December, 1982.

of these groups, at the very heart of their concern is a need for an adequate supply of low-cost housing and for some groups, the provision of special care services. Special problems exist for non-elderly singles, who constitute the greatest portion of special needs groups and who are not served by any major social housing program.

CURRENT SUPPLY

At present there are approximately 900 units of Special Needs housing in Ottawa-Carleton, most of them located in the City of Ottawa:

- Approximately 400 units provided by private non-profit and cooperative housing organizations (including special housing for a wide variety of groups: group homes and sheltered housing environment for mentally retarded persons, released psychiatric patients, ex-inmates discharged from prisons, battered women and so on).
- 11 units provided under the Rent Supplement Program.
- 34 units provided by Municipal non-profit housing bodies.

Approximately 400 units are provided to disabled individuals and families within the family and senior citizens portfolios of Ottawa-Carleton Regional Housing Authority and City Living. Exhibit 3.5 illustrates the level of housing now available to supply some of the Region's special needs groups.

SHORTAGES
REPORTED

A considerable portion of the special needs housing is meant to assist persons who have special requirements for support such as a sheltered environment after leaving an institution. A wide variety of such housing is available in Ottawa. Even so, there are significant shortages reported. The following paragraphs highlight some of the needs described in the briefs received from oragnizations representing several of the special needs groups:

- Ottawa YM-YWCA. The Ottawa 'Y' has a long history of providing temporary shelter for transients and homeless persons. In its brief, the Housing Committee of the Ottawa 'Y' states its concurrence with the findings of the Elizabeth Fry Society Study (Housing In Ottawa-Carleton: A Women's Issue, November 1988) -

  - The major housing problem in the City is a lack of affordable housing, particularly for women as well as other low-income persons.

  The 'Y' also urges the City to consider assuming the responsibility of providing more affordable housing. Recommendations for City's attention include:

  - The implementation of a local housing levy to raise funds for housing-related programs.
  - The need to address the issue of conversion of accommodation from rental to ownership.
  - The amendment of zoning restrictions to allow people with extra space to provide rental accommodation.

- Social Planning Council re: - Youth Services Bureau - Centre 313. The Centre is a bilingual counselling information and referral agency operated by the "Post-15 Program" of the Youth Services Bureau. The Centre provides a wide range of problem-solving services to young people living independently of their families. Among the needs identified in its brief "The Housing Crisis: Directions for Centre 313" were:

  - An alternative source of emergency housing is needed for young males over 18 years of age. Currently, this group is eligible for accommodation at the Union Mission and Salvation Army. However, these facilities are not considered to be suitable placement for many young adults who are not already "hardened" to street life.

  - Establishment of some form of transitional housing to serve those youths who are not experienced or fully capable of independent living, but who find themselves outside of a family situation or recently released from an institution where they may not have been prepared for meeting the demands of independent living.

  - Creation of more affordable housing for low-income single youths. The majority of the Centre users are on welfare and are not eligible for RGI housing assistance.

- Ottawa Salus Corporation. This group was formed in 1977 to provide shelter and rehabilitative care to psychiatrically disabled persons. Salus operates a halfway house and six co-operative homes, serving a total of 35 clients. A second halfway house is expected to open in July 1984 and will accommodate 12 residents. The group's brief presents the following findings about psychiatrically disabled persons:

- Estimated 2,000 residents in Region. Majority are single, separated or divorced.

- Availability of resources favours the approximately one-third of the 2,000 who are most severely disabled.

- Opportunity to serve another third of the 2,000 who have intermediate levels of disability and with help could be expected to become capable of independent living.

- Salus has potential to admit 50 persons per year. In 1983, 107 referrals were received.

- Impediments to development of new and expanded housing services for this group are identified:

    - New construction is required due to very high cost of adapting existing properties to meet stringent safety standards.

    - Operation of new facilities is dependent on government subsidy.

    - It takes two years, from preparation of a detailed plan to the opening of a new facility.

Recommendations for consideration by the City include:

- Preservation of rooming house stock, creation of additional units and continued support for City Living rooming house initiatives.

- Licensing of boarding homes.

- Increased liaison and co-operation between private and non-profit organizations and City Non-Profit Housing Corporation.
- Higher senior government funding of new housing services for the disabled.

Similar briefs regarding the psychiatrically disabled were received from the Ottawa-Carleton Branch of the Canadian Mental Health Association and the Ottawa-Carleton Regional District Health Council.

Special Needs Fall Within an Overall Housing Affordability Framework

Although specific shortages may exist, problems in supply appear to lie more in the general lack of affordable housing in which " special needs" clients can be housed. A key problem, according to some persons concerned with special housing, is that there is "no place for people to go" after the need for support ends. This difficulty illustrates the overall problem of housing for singles, and the disappearance of affordable rooming house accommodation within the City. The critical need for these people is normalized, low-cost housing to which they can move to make room for new persons in sheltered housing environments.

* * * *

In conclusion, the City is faced with a large number of low-income households unable to find and obtain affordable housing. These groups include:

8,300	Families with Children
5,000	Senior Citizens
10,500	Non-Elderly Single Persons

In addition, there are some 4,700 homeowners with unmet housing needs, and an unknown number of persons seeking special types of housing and housing services. This demand for affordable housing and special housing is not being served by the private sector. Given the budget restraints being practised by governments at all levels and the dependence of social housing creation on government funding, it is likely that current levels of need will persist and possibly increase unless a solution is found.

4. HOUSING DELIVERY SYSTEMS

The delivery of housing in Ottawa is a process which requires initiatives and guidance by public and private bodies. The ability of the City to guide and encourage development of the type and size of households considered desirable by City Council will have a bearing on the response of the private and non-profit housing developers to the City's housing problems.

SENIOR GOVERNMENTS ARE TAKING INDIRECT ROLE

At present, it appears that the federal and provincial governments are moving towards an indirect role in housing at the municipal level. Apart from the regulatory provisions set out in the National Housing Act, the federal government through the Canada Mortgage and Housing Corporation (CMHC) provides financial assistance and policy advice to municipalities across Canada. Given this broad mandate, CMHC is rarely able to address the housing concerns of a specific municipality, but rather focuses on housing trends which are common to many communities. Recent discussions on the role of the federal government in the provision of assisted housing suggest that there is uncertainty about CMHC's role in future housing programs at the local level.

Provincially, Ontario's involvement in housing has shifted noticeably over the past five to ten years. Once the direct supplier of assisted, rent-geared-to-income units, the Province no longer builds new housing. Instead, with the federal government, it channels funds for direct construction to selected municipalities. Therefore, the Provincial role in housing is primarily concentrated on managing an existing portfolio of assisted units, developing policies and program guidelines for municipalities, and limited direct funding assistance.

It appears that both the Federal and Provincial levels of government are questioning their future role in the municipal housing field. Together they have promoted a number of programs aimed at making the housing market more attractive and affordable for public and private investors (Appendix D). However, recent discussions at the federal level regarding shelter allowances and the even more recent announcement that Ontario is only providing funding for 25 municipal non-profit units in Ottawa this year suggest that, at best, the senior levels of government are questioning their commitment to housing assistance at the municipal level.

RMOC IS CONSIDERING TAKING BIGGER ROLE

The maturing of the Ottawa housing market is a metropolitan phenomenon, and the growing problems of housing affordability have created an important housing role for the Region of Ottawa-Carleton. The Region has prepared a comprehensive assessment of the housing situation and future housing needs in the Region to the year 1988. Among its recommendations, the Draft Regional Housing Update report suggests the formation of a Regional housing registry which would provide a central file for local municipal waiting lists and available housing.

In addition to setting broad policies, the Region has been delegated responsibilities by the Province for subdivision approvals. Consequently, all plans of subdivision approved by the City of Ottawa must be formally passed by the Region. Although that is usually a formality, the Region is nevertheless involved in most major forms of new residential development occurring within the City.

Finally, as mentioned earlier, housing affordability is a serious problem in the Ottawa area. Because the Region administers social benefits, it has become indirectly involved in housing through the provision of emergency housing. Although the Region has only recently opened its first emergency housing facility, it also cooperates with a number of groups interested in providing housing for needy persons. Therefore, the Region has become an important actor in the housing process to the extent that emergency housing has and continues to represent a growing need.

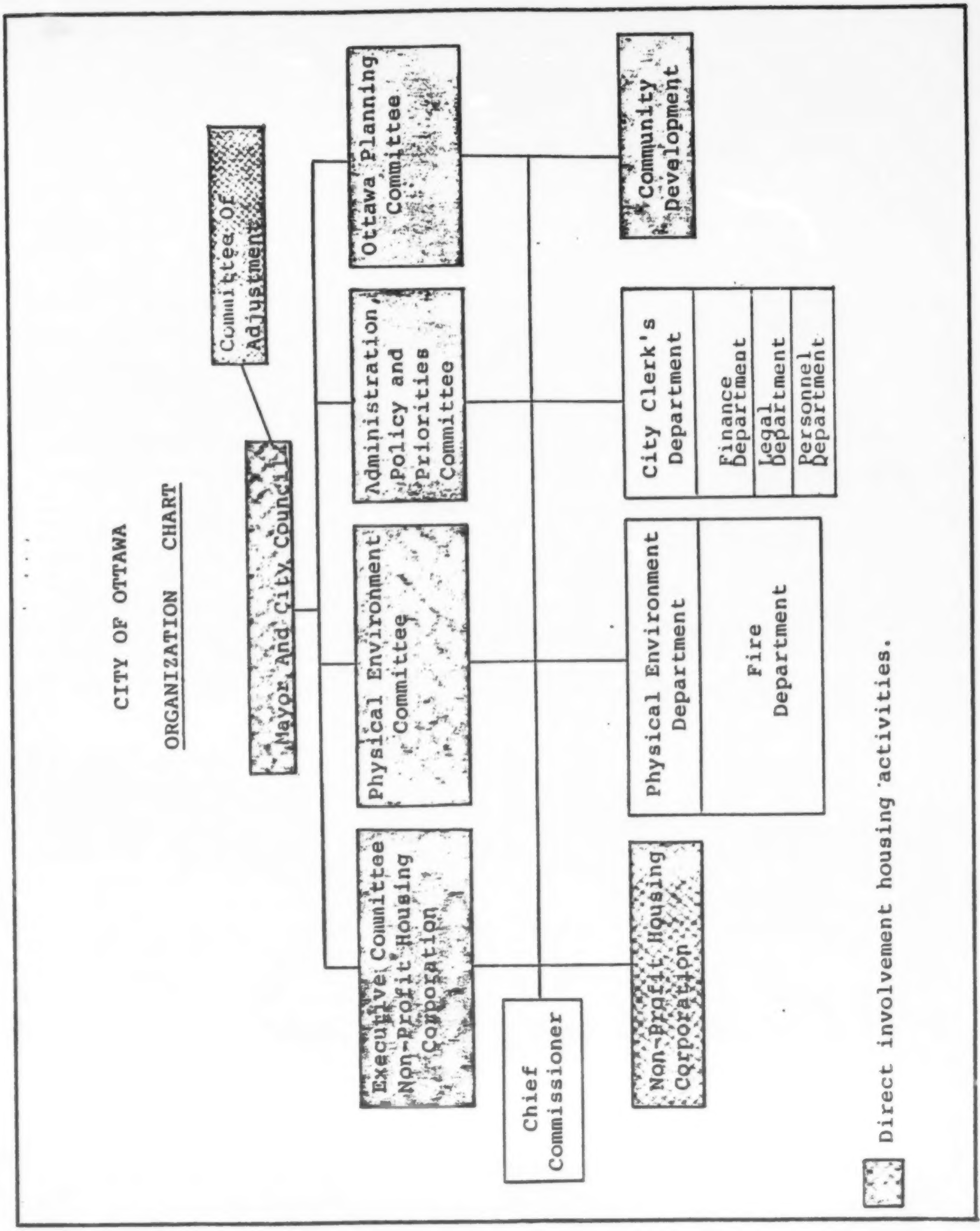
CITY HAS HAD LONG HISTORY OF INVOLVEMENT

As early as 1919 the City established its first Housing Commission, and it built 140 houses over the next two years. During the depression years, the City provided shelter allowances to Ottawa citizens. Following World War II, the City co-operated with CMHC in establishing Ottawa's first low-income public rental project (Strathcona Heights, 1947). From 1952 to 1970 the City operated its own Limited Dividend Housing Company, generating over 1,100 new low-cost units by 1962.

In 1970 the City amalgamated its Limited Dividend Housing Company into a new City of Ottawa Housing Company. This company was transformed in 1975 into a non-profit housing corporation (City Living) to permit the City to develop housing under section 15.1 of the National Housing Act.

Today the City continues to play a leading role in social housing. City Living provides over 3,000 low to moderately-priced rental units. Among the City's housing innovations are: the City's own program of rent-geared-to-income (RGI) housing for non-elderly singles; and in 1983, the City supported City Living in its establishing and operating a 44-unit rooming house for non-elderly singles.

EXHIBIT 4.1


CITY OF OTTAWA

ORGANIZATION CHART

Mayor And City Council
Committee Of Adjustment
Executive Committee Non-Profit Housing Corporation
Physical Environment Committee
Administration, Policy and Priorities Committee
Ottawa Planning Committee
Chief Commissioner
Non-Profit Housing Corporation
Physical Environment Department
Fire Department
City Clerk's Department
Finance Department
Legal Department
Personnel Department
Community Development
Direct involvement housing activities.

The City Has Taken A Direct Role

Unlike the Federal, Provincial and Regional levels of government, the City of Ottawa is directly involved in housing. As shown in Exhibit 4.1, this involvement stems from the Mayor and City Council down through various City committees and departments. Specifically, the major thrust falls into two distinct areas - Community Development and the City's Non-Profit Housing Corporation. The Community Development Department deals specifically with processing of applications for residential development, while the Non-Profit Housing Corporation is responsible for provision of housing for low-income and moderate-income groups.

- Processing of applications for residential developments. As outlined in Exhibit 4.2, the Community Development Department contains seven branches covering a broad range of activities. Two of these branches, Building and Planning, are the ones most directly involved in the daily activities of processing applications for residential development.

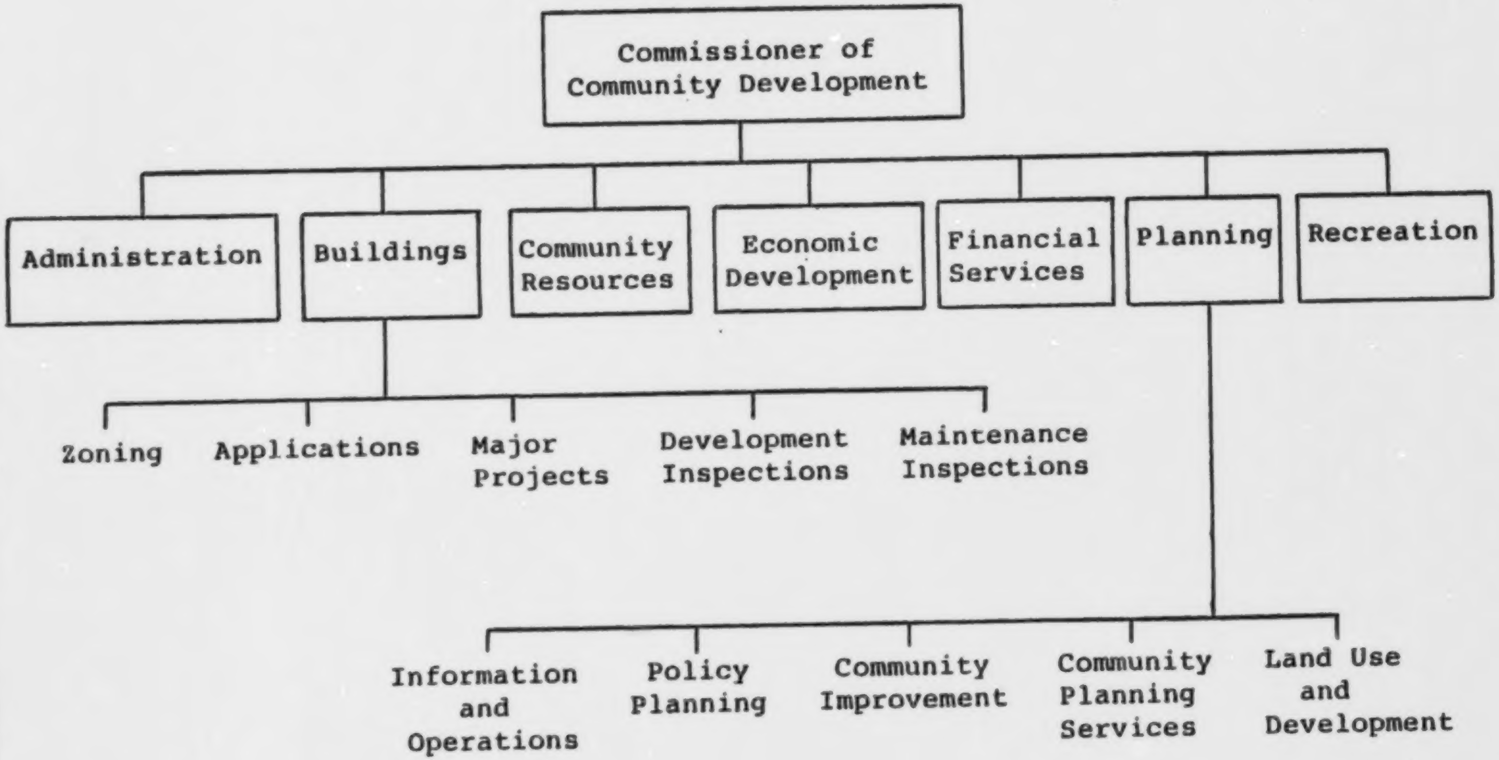
    - Building Branch administers all provincial building and planning codes, enforces property standard regulations, issues building permits, interprets and enforces the City's overall zoning by-law (AZ-64), and is involved in specific aspects of major projects.

    - Planning Branch undertakes the processing of all applications for approval by the Ottawa Planning Committee and City Council, drafts all zoning by-laws, and is involved in Community Improvement Plans. Planning studies related to various neighbourhoods within the City and general land use and development issues are dealt with by the Planning Branch.

EXHIBIT 4.2

CITY OF OTTAWA

COMMUNITY DEVELOPMENT
ORGANIZATIONAL CHART


Commissioner of Community Development
Administration
Buildings
Community Resources
Economic Development
Financial Services
Planning
Recreation
Zoning
Applications
Major Projects
Development Inspections
Maintenance Inspections
Information and Operations
Policy Planning
Community Improvement
Community Planning Services
Land Use and Development

The Planning Branch is also involved in development of housing policies, the administration of the RRAP program, and Official Plan administration.

Our research suggests that the recent reorganization of the Building Branch has led to significant improvement not only in the operation of the Building Branch but also in its relationships with the Planning Branch and outsiders who come into City Hall for information about development. As well, the internal reorganization of the Planning Branch appears to have enabled it to react more easily to the new type of development underway in the City of Ottawa.

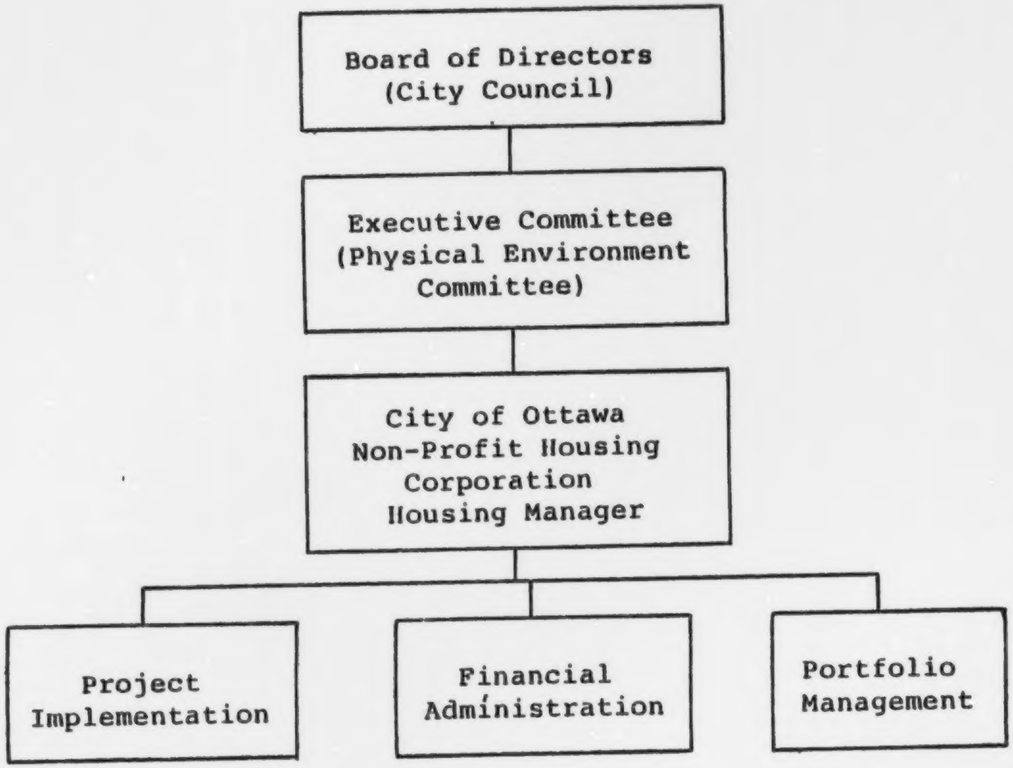
However, our review has found that there is little formal process of communication between the two Branches, at least at the working level, and the majority of information is transferred within the Branches and between the Branches on the basis of an informal network. Further examination of the linkages and communications between and within the Branches is recommended.

- Direct provision of housing for low- and moderate-income groups. The City of Ottawa Non-Profit Housing Corporation ("City Living") is responsible for the City's direct role in the provision of housing. Although treated like a department within the Municipal structure, City Living is a Municipal Non-Profit Corporation and therefore a separate entity from the City. As shown in Exhibit 4.3, City Living is controlled by a Board of Directors consisting of City Council and an Executive Committee which is comprised of the Physical Environment Committee of Council. A prime function of the Corporation is to provide and maintain non-profit housing.

EXHIBIT 4.3

CITY OF OTTAWA

NON-PROFIT HOUSING CORPORATION ORGANIZATION CHART


Board of Directors (City Council)
Executive Committee (Physical Environment Committee)
City of Ottawa Non-Profit Housing Corporation Housing Manager
Project Implementation
Financial Administration
Portfolio Management

At present, the Corporation manages more than 3,000 City home units for families and senior citizens. As well, the Corporation acquires and constructs non-profit housing, develops social housing policies and provides assistance to third sector groups.

There is no question that City Living has been very successful in providing a range of affordable housing-types throughout the City. However, there are many issues now facing the non-profit corporation, and City Council has received from City Living a series of reports on the role of City Living vis-a-vis other third-sector housing groups, the desirability of land acquisitions, purchasing of existing stock as opposed to new construction, and other policy questions.

Housing Responsibilities Not Clearly Defined

Our analysis suggests that Municipal responsibility for housing policy has not been clearly defined. At present, the Planning Branch and the City of Ottawa Non-Profit Housing Corporation share responsibilities for housing policy. Specifically, the Planning Branch is involved in housing policy relating to the Municipality's regulatory powers. In other words, policies which affect the zoning, development control, municipal goals and objectives and specific demographic and market trends all fall within the responsibility and mandate of the Planning Branch.

City Living is involved in housing policy as it relates to the need for policies on assisted housing production, special needs, assistance to the third sector, land assembly, and overall housing needs. There appear to be distinct areas of overlap, particularly in analysis of the general housing market trends and in the role of the public and private sector in the provision of housing. In our opinion, there is a need to more clearly define the whole area of housing policy and the various Municipal responsibilities for providing advice and direction to City Council. The next phase of the Strategic Housing Study will focus attention on resolving these issues of overlapping roles and responsibilities.

PRIVATE SECTOR HAS BECOME SELECTIVE

The mixed economic and business results of the past five years have forced private sector developers and builders to re-evaluate the scope and scale of their operations. As a result, some Ottawa-area developers have abandoned the housing market in favour of commercial projects, while those who remain interested in housing limit themselves to shorter-term, low-risk opportunities.

The private sector has become very cautious about building rental housing. Any willingness of the private sector to build rental housing is largely tied to the influence of government policies and programs. The provision of direct incentives to the private sector to build rental housing has fluctuated over time. Programs are relatively short-term and are designed as an immediate market stimulus only.

The reluctance of the private sector to build rental housing in 1984 is likely to increase because of the absence of programs. CMHC officials have indicated that there are no current plans to extend any of the stimulation programs. This fact, combined with the uncertain future of rent control, will likely dissuade many developers from involving themselves in the rental market.

Similarly, the developers of ownership housing are concerned that the stimulus of government ownership programs in 1982 and 1983 may have bitten into some of the housing demand which would otherwise have appeared in 1983 - 1984, resulting in a potentially below-average demand for ownership housing in 1984. However, this concern does not apply to the ownership demand existing among homeowners seeking to move up in the market. These housing consumers will continue to be influenced by attractive interest rates (as low as 8 percent currently) and competitive pricing among new freehold and condominium projects. It is expected that developers and builders will continue to follow their policy of pre-selling all units, with limited speculative building.

CONSTRAINTS ON PUBLIC SECTOR/NON-PROFIT

The uncertainty of senior government funding and the short-term nature of senior government housing programs have prevented many of the initiatives proposed by Ottawa-area social housing groups from being realized. The realities of a growing demand for assisted housing, coupled with government funding restraint measures, have resulted in limits on how many units of social housing are funded each year, with quotas for senior citizen and family units. The experience of local non-profit and co-op organizations has been one of frequent delay in receiving funds and uncertainty in the levels of year-to-year fundings.

Delivery of Social Housing is Constrained

Present senior government programs tend to favour new construction rather than conversion of existing residential units. This results in generally higher per unit capital costs than would likely be incurred if social housing groups were able to purchase existing dwelling structures and adapt them for future use. As a result current capital building funds do not yield as many new social housing units, compared with the larger renovation/conversion-related potential.

The absence of senior government programs to assist non-elderly singles and non-elderly childless couples has posed significant problems for Ottawa and other large cities, where these persons form a significant part of the population. Given that an estimated 90 percent of very low income singles in Ottawa have serious unmet housing needs, it is not surprising that local non-profit and co-op housing groups are anxious to obtain funding to service this growing problem. This gap in senior government programs is a major constraint on delivery of social housing.

A third area of concern/constraint is the occasional resistance exhibited by some homeowners toward development of social housing projects in their neighbourhoods. While this resistance is often encountered by groups homes and special needs housing groups, it is also a factor which limits the scope of sites available for other social housing projects. As a result, social housing projects in the City tend to be clustered in certain neighbourhoods and totally absent from others. The unequal distribution of social housing within the Region as well as within the City gives rise to a concern over "fair share". The housing strategy should address this and other inequities faced by the City in facilitating the provision of social housing.

Concern Over Future of Sector

At this time there is considerable uncertainty about the future role and availability of funds for municipal non-profit and third-sector housing groups. Representatives of these groups and municipal officials are very concerned about the absence of a commitment by the Provincial and Federal governments to guarantee future funding at a level at least as high as was experienced during 1980 - 1983. The housing strategy should examine what role the City should play in assisting the social housing sector to achieve secure funding commitment by senior governments to address this important problem.

* * * *

The existing and anticipated housing problems in the City of Ottawa have been linked to fundamental issues relating to affordability, the preservation of low-cost housing, and the observed inability of local delivery systems to address all of these housing needs in the short-term.

In summary, the providers of housing are all proving to be unequal to the total housing demand which Ottawa faces. Senior government funding has been reduced and future funding levels are uncertain. The Region has expressed a concern for housing problems but remains largely in a co-ordinating and monitoring role. The City of Ottawa has traditionally played a leading role in providing housing and dedicating staff and resources to housing issues. However, the City faces organizational challenges and budgeting constraints which must be addressed before additional measures can be taken. Finally, the private sector has restricted its involvement in housing to low-risk and ownership housing. In the absence of government incentives to build rental housing, it is unlikely that the private sector will choose to build the number of additional rental units required.

In Chapter 5, we summarize our conclusions on the key housing problems facing Ottawa, and present a discussion of the alternative roles the City can play in addressing the solution to its housing problems.

5. CONCLUSIONS AND NEXT STEPS

The findings discussed in the previous chapters point to a number of problems with the housing situation in Ottawa. They all can influenced to a degree by the City, and they all in our view warrant action in the short term. A Housing Strategy is needed, but in it the City could play a number of roles. These roles, together with alternative courses of action and their budget and other implications, will be explored in the next phase of this study. However, because of the need to proceed with implementation, we recommend that the study timeframe be shortened from that originally proposed.

A. SUMMARY OF CONCLUSIONS

The previous chapters have highlighted two types of conclusions. The first concerns the important housing problems which Ottawa's strategy should address. The second deals with administrative issues - the current status of the City's housing-related programs and administration, relationships with those of other parts of the Region as well as the interaction with the City's corporate planning activity.

HOUSING PROBLEMS NEEDING ATTENTION

The problems discussed in the first four chapters can be summarized in two groups:

1. Rental - The Main Issue

- The Overall Rental Problem. Overall, rental housing is in too short supply, and prospects are that it will remain tight for some time. Rental housing is more important to Ottawa than to other Ontario cities because it is such a high

proportion of the City's total stock. Therefore, the fact that vacancy rates are much lower in Ottawa than elsewhere makes the problem of shortage in rental housing all the more severe for Ottawa. Overall, rental demand is anticipated to remain high throughout the 1980's.

Although there is no shortage of land in the City for rental developments, there are major impediments to future construction of rental units. The difference between rent levels and development costs and the prospect of continuing rent controls make investment in new rental units unattractive. In turn, the popularity of condominium and low-rise ownership housing is attracting developers to this higher return market. Added to this are the inevitable difficulties of land assembly in the City. Finally, rental construction has been almost totally dependent on Federal and Provincial subsidy programs for many years. The on-and-off nature of these programs coupled with continuing fiscal restraints at both government levels makes these programs even less predictable in the future.

Thus, the "rental problem" is likely to be with Ottawa for some time. A Housing Strategy should examine measures to preserve the existing stock, encourage movement of persons who can be accommodated in other stock and seek new means to encourage new rental construction or conversion.

- The Low-Cost Rental Problem. Within the rental market there is a severe shortage of lower-cost units. This is the market segment where the real pressure is. In recent years the third-sector, non-profit and co-operative groups have been providing much needed accommodation which has augmented the lower-cost rental stock. However, there is a clear need for more lower-rent units.

But few are being built by the private sector, and recent allocations of non-profit and rent supplement units to Ottawa have signalled a major reduction in publicly sponsored construction, both this year and probably in years to come. Demolitions, conversions and gentrification threaten Ottawa's existing low-cost rental stock.

A considerable segment of Ottawa's population depends on these accommodations. A well thought-out strategy for preserving the low-cost rental stock is needed soon.

2. Groups In Need

Several groups within the City's population are facing difficulties in the housing market.

- Low-Income Renters. The groups suffering most in Ottawa are tenant households with very low incomes. In particular, Ottawa is faced with the unmet housing affordability needs of:

  - Non-elderly single persons
  - Families with children
  - Senior citizens.

  To date, senior government programs have been used with some success to address the needs of families with children and senior citizens. However, the absence of any senior government programs for non-elderly single persons has allowed this problem to worsen as existing low-cost housing stock has disappeared and more singles migrate into the City.

  The prospect for an early solution to the housing problems encountered by these groups is not promising. Given that almost 20 percent of City households are in this worsening predicament, the City's housing strategy must address this problem without delay.

- Special Needs Groups. Although the extent of the needs of these groups remains unclear, it is widely recognized that the decreasing stock of low-cost housing units is of particular concern to these groups. It has been demonstrated through briefs submitted to the City by interested parties that the creation of more affordable rental housing in Ottawa would help alleviate some of the problems encountered by individuals and groups seeking basic, secure shelter.

  However, the housing needs of many of these groups goes beyond the availability of basic shelter. To address the developmental and other personal needs of many of these groups in Ottawa, housing-related services are required. Organizations seeking to set up group homes, shelters, or boarding houses face long waits for government funding and often are limited by restrictive zoning and safety regulations from acquiring less expensive, older properties. Recent steps taken by the City to provide greater co-operation and assistance to these groups (via City Living) appear to be well received.

- Lower-Income Homeowners. The rising cost of owning a home in Ottawa and the possibility of some "overhousing" by older households may be contributing to the affordability problems faced by some lower-income homeowners. Unlike renters, homeowners have the potential benefit of translating equity into additional income to help overcome home ownership expenses. In the case of senior citizen homeowners, a potential solution may lie in adapting underused living space to take in roomers or create a new rental income unit.

The low-cost housing needs of couples without children and homeowners are not now considered to be critical but deserve further monitoring to assess future levels of need. Similarly, the recognition of potential over-housing situations among elderly homeowners may lend itself to opportunities for creation of additional rental units.

ADMINISTRATIVE ISSUES NEED ATTENTION

Several findings point to the need to improve the co-ordination of programs and policies related to housing.

Co-ordination

City regulations and organizations are not co-ordinated to address housing issues. Because the City has not had a defined housing strategy in the past, this situation is not surprising. Despite much activity and good work, many plans and policies are not focused. With City Living and the Department of Community Development reporting to different Committees of Council, co-ordination of policies and activities is difficult. There is no single organizational responsibility for housing nor close liaison among departments with an effect on housing issues. Therefore, while many housing- related issues get brought Council, they are hard to resolve.

The preparation of a housing strategy will require the City to decide on the type of growth and quality of life it desires. All plans and structures should then be reviewed to promote the achievement of the goals and objectives agreed upon. The changing nature of residential development in the City requires a review of all the City's housing-related mechanisms.

Corporate Plan Inputs

Key inputs to housing strategy have not been defined. To link a housing strategy to Ottawa's overall Corporate Plan, the consultants will require, or alternatively will assume, the relationships between the Housing Strategy and the Corporate Plan. Existing City policies have not established guiding objectives for:

- Overall population growth. Whether the City wishes to maintain or grow in population, or for that matter would be concerned about population decline.

- Population mix. Whether as a guiding principle the City wishes to encourage more growth of one type of population group than another (here ownership as well as rental programs come into play). For a city to grow, added residents must be housed. But a new housing unit can be occupied by a number of people. Family housing tends to be occupied by more people and to have somewhat different characteristics than non-family housing. Thus the City can influence both population growth and the family/non-family mix by the amount and type of new housing it encourages, and by policies with respect to the conversion, renovation and demolition of its existing stock.

- Fair share. Whether the City wishes to place limits on the degree to which it will provide housing-related services and resources on an "open to the public" basis. To the extent that no other Regional Municipality provides the same level or variety of services, Ottawa may attract migration of needy persons from outside the City.

- Residential assessment growth. Whether as part of the City's fiscal planning certain levels of new residential assessment are required to meet revenue needs. Residential development and the upgrading of residential properties have an important impact on assessment, and therefore on City revenues. A knowledge of revenue needs over the medium term can affect housing strategy.

It should be noted that objectives for each of the above are not necessarily needed for a housing strategy. However, an absence of such objectives implies that the City is prepared to allow the Housing Strategy to effectively determine, or at least to influence, these important considerations.

Furthermore, any required inter-relationships with other City or Regional services should be identified so that they can be taken into account in defining the Housing Strategy. Many other City services are affected significantly by both the absolute size of the population served and its character or mix. For example, both the cost and design of recreation or transit services are different if the City is increasingly catering to an older, tenant population or to a more family-oriented, homeowner community. While the relationships are not necessarily direct, it is clear that housing strategy has a bearing on other services and their costs. Finally, because housing is but one of many City services, there will undoubtedly be questions about funding and staffing priorities.

These questions should be resolved quickly in consultation with the Corporate Planning group to decide whether there are any Corporate considerations to be taken into account when considering alternative programs in the Housing Strategy.

B. NEED FOR A STRATEGY

To deal with the problems of housing in Ottawa, a strategy is needed. But what do we mean by a "Housing Strategy"? What degree of influence does the City have? What role can it play, and what type of programs could be considered? Before discussing the next steps in Phase II of this study, we shall present a perspective on these questions.

WHAT IS A HOUSING STRATEGY?

Over the past decade, municipalities across Ontario have been developing Housing Policy Statements and incorporating housing-related policies of a variety of types in their Official Plans. Housing Statements typically involve the development of an understanding of the local housing market - in terms of supply, demand, development activity, land availability and the like - followed by the development of policies to guide Council and staff when dealing with housing issues. Because such statements are a prerequisite for senior government funding, a particular focus is identifying levels of need for various types of programs.

A Housing Strategy takes the next step. It contains action programs which the municipality is committed to pursue. It involves a more comprehensive consulting process than a Housing Statement because Council must gain a full understanding of the issues, the alternative approaches to addressing housing problems and, importantly, the financial and other implications of alternative actions available. Because the Strategy is to result in action, it is very important that various groups with an interest in housing matters in the municipality are consulted and, to the degree possible, support the Strategy adopted. Thus, a study to develop a Housing Strategy must:

- Thoroughly research the housing situation, in consultation with affected groups.

- Identify and reach agreement with Council and staff on the problems or issues which the City needs to address (an absolutely essential step in order to decide on narrowly targeted programs to address particular problems).

- Explore alternative courses of action, their costs and other implications for presentation and decision by the City, including realistic objectives and expectations of the contributions to be made by senior governments.

- Design an approach for implementing the programs, including timing, organizations, budgets and monitoring and evaluation approaches.

It is important to note that Council agreement is needed at each step along the way, since the work required to complete succeeding steps is contingent on direction from the ones before.

IT IS NOT AN EASY TASK

Housing is a complex subject to consider strategically, for several reasons:

- The housing situation is influenced by regional housing market forces. The City of Ottawa functions as a submarket within a broader housing market area. This market does not recognize municipal boundaries. Housing is developed and built by an industry (often with government involvement in one form or another), and people buy or rent accommodation where they want and/or can afford to. Thus, designing a strategy for a city within a broader market area involves understanding housing situations at both levels.

- The City is only a partner in the housing scene. There are many other actors, some with more influence on solutions to housing problems. The City must co-ordinate, influence, and accommodate:

  - The private sector providers of housing

  - The Region and other area municipalities, to the extent that the City must conform to Regional policies or count on other municipalities to do their fair share to overcome problems

  - Senior levels of government that have historically provided the bulk of capital funding both for social housing programs and the encouragement of private sector rental and low-cost homeownership developments

  - Special interest groups concerned with the provision of housing.

  It is sometimes very difficult to predict the actions (or reactions) of these other partners to City housing initiatives.

- Key actors cannot always be counted on for long-term planning. In particular, senior government program funds have often been difficult to access on a reliable, long-term basis. Understandably, they are subject to political and budgetary pressures which make commitments for more than a year at a time difficult, if not impossible to make. The Region and other area municipalities are under similar pressures. Indeed, both Provincial and Federal government have been steadily reducing their funding commitments to housing for many years. The general atmosphere of restraint will probably persist and funds will probably continue to be reduced.

As a result the City's housing strategy must be fashioned in an atmosphere that can change unpredictably. This fact affects the types of programs and commitments the City can consider.

CITY COULD ADOPT VARIOUS HOUSING ROLES

The City's role in housing is a combination of the programs it adopts, the intensity or degree of impact of those programs, and its assumptions about the responsibilities of other levels of government. In designing a housing strategy, the City has a variety of program options. These alternatives represent six different types of activity:

1. Designing the regulatory framework. The City can design its housing regulatory and approvals framework to influence new housing construction and manage the existing housing stock towards defined objectives. Cities have considerable influence (by virtue of their controls) over zoning and planning approvals for new housing projects and modifications to existing projects; over buildings, health and safety regulations; and over maintenance and occupancy standards. Fashioning this regulatory environment can be a helpful tool, and one largely within the City's control.

2. Participating in senior government programs. While the changes they undergo are sometimes frustrating to municipalities, a variety of Federal and Provincial programs are available to help achieve housing goals. These include direct provision and allocation of units, as in the current City Living program.

3. Initiating independent programs. Although funding can be limited, the City has the option of allocating capital or operating funds to support its own housing activities (apart from mandatory contributions to senior government programs). One example is the City of Ottawa's own limited program of rental assistance to non-elderly singles. Other research or demonstration projects could be components of the Strategy.

4. Supporting community or industry initiatives. Often a city can help other parties in the community solve housing problems. This help need not only be financial. Staff resources, supportive delivery of other non- housing programs and services controlled by the City or more simply moral support - all these can encourage others to assist the City to achieve housing objectives. Supporting housing research projects carried out by various groups is a further example of this type of program.

5. Influence other partners. Political or other means of affecting what the other actors in the housing process do can be important ingredients in a housing strategy. How this influence is carried out, whether alone or in concert with other like-oriented municipalities, can be an important determinant of success.

6. Monitoring the housing situation and evaluating the effectiveness of the programs put in place is a final, and necessary, component of a Housing Strategy. Without this activity needed changes cannot be introduced over time to respond to new situations.

Within each of these types of activities, the intensity can vary from active (eg. design of a tight regulatory environment with heavy influence on the character of new construction or renovation activity) to facilitative (simple, straight forward approvals, but with some influence towards housing objectives) to passive (little influence, just processing). This intensity should vary with the effectiveness of the activity in achieving the goals established for the Housing Strategy.

The City's role should also outline the responsibilities that it assumes that the Region, the Ministry of Municipal Affairs and Housing, and CMHC will take. Liaison with these three organizations will be necessary both in formulating the strategy and in its ongoing implementation.

The development of the most appropriate role for the City in housing is a major objective of the Phase II work.

C. NEXT STEPS

Before entering the next phase of the study, Council must now consider several important starting points for that work. Phase II will then develop the components of the Housing Strategy and the approach to their implementation.

COUNCIL'S DIRECTION NEEDED

The problems identified in this Phase of the study warrant action by the City. Thus, the need for a Housing Strategy has been confirmed. Now Council must decide whether it agrees with the problems and priorities identified and wishes to examine alternative programs to address them. Also, given the fact that the overall Corporate Housing Planning activity is only recently underway, an approach is needed to deal with the broader issues.

Agreement on Problems to be Addressed

The starting point with any housing strategy is broad agreement on the problems and the priorities. These issues are not new; in fact, it would be very surprising if a study would identify totally new problems that have not surfaced to Council before. In an articulate and issue- sensitive City like Ottawa, problems are quick to surface. What is important is that Council agree on the problems it wishes to address.

City staff, as represented by the Steering Committee of this study, have thoroughly reviewed this report. City Council must now decide whether it is in agreement with the problems and priorities outlined in this report, prior to commencement of Phase II.

Dealing with Broader Issues

Because the Corporate Planning activity has not yet had a chance to deal with the broader issues discussed earlier in this chapter, we have some suggestions of how to deal with them in the next Phase of our work.

- Population growth and mix. Since the programs directed at the existing housing stock and future additions to it will influence both these questions, two postures are possible. The strategy could:
    - Wait until these objectives have been established, or
    - Proceed to respond to housing needs and encourage compatible housing development, leaving population growth and mix to follow market forces; in other words, assume there are no overall growth or mix objectives.

Given the importance of getting on with housing action, the first option would be impractical and time-consuming. Therefore, the Housing Strategy should be used to help identify growth and mix implications for future consideration in the Corporate planning exercise.

- Impact on revenues. Although residential assessment targets have not been explicitly set, housing strategy can quicken or impede assessment growth. Ideally, guidance on the rate of growth needed to support City revenue needs should come from the Corporate Plan. If this is not possible, then when alternative programs are being considered, general levels of assessment impact should be identified. In this case, the assessment impacts of the Housing Strategy become an input to the Corporate planning work.

- Other City programs. Housing is not an independent activity but affects, or relies for support on, other City (or Regional) activities. In looking at alternative housing programs or policies in Phase II, we should identify any such inter-relationship as impacts of the Housing Strategy on these other services. Thus, these become inputs to strategic plans for other City services when developed.

- Housing funding priority. Clearly housing will compete with other programs for available City resources. Proposals for the housing activities will have to be reviewed by Council against other funding priorities. Therefore in Phase II we will need to provide Council with alternatives and their cost implications as input to final decision-making on the strategy.

PHASE II
PROGRAM

The original schedule for the study called for two separate 2½-month phases (the first to design the strategy and the second to detail its implementation), followed by a final five-month phase for circulation and revision of the final report. Assuming a one-month decision time between phases, such a schedule would imply submission of the draft report by November and completion of the Strategic Housing Plan well into 1985. This schedule is too long, given the need for action on the housing front. A study process can be designed, we believe, to shorten the process considerably.

Need to Shorten Timeframe

There are many reasons for revising the study schedule to combine the original Phases II and III into a single Phase and also to incorporate some of the previous Phase IV activities:

- The need to consider the cost and other implications of implementation when designing the Housing Strategy means that the work must be done at the same time.
- Community groups, the development industry and some members of Council are anxious to see action soon.
- The recently announced severe cutback in non-profit funding allocation creates urgency for decisions on the future strategy in this important sector.
- It may be possible to begin implementation of some non-controversial program activities before the study process is complete, thus facilitating later implementation of the whole strategy.

The following outline of the next phase of the study would accomplish these ends and have an operational Housing Strategy by the early Fall.

Proposed Work Program

The revised work program would include a number of steps, with appropriate points to receive direction from Council and input by the various interest groups involved in Phase I. The work program could start within two weeks of receiving the City's contractual direction to us to proceed. The approach would be as follows:

1. Finalize issues. We will consolidate comments and inputs on the Phase I report, including those from Council, the Steering Committee and those received during the public seminars held at the end of Phase I. We will then reach conclusions on the final sets of issues and problems that the Housing Strategy is to address.

2. Establish a framework for the Plan, and review it with the Corporate Planning group . We will prepare an outline of the eventual Plan, together with the approach we propose to use for incorporating the broader issues discussed earlier. This will be reviewed with the Corporate Planning group to ensure integration with their activities as far as possible. Here we will also discuss possible types of goals for the Strategy.

3. Examine alternative goals for the Strategy, together with program alternatives. Here we will array the possible goals of the Strategy, geared particularly to the problems and issues concluded from Step 1 above. We will also at this point outline all of the tools and programs which the City could consider, as well as the approach we will be using to narrow down and select the preferred alternative.

4. Review with the Steering Committee and Council. At this point we would review the work to date and gain agreement on the goals of the Housing Strategy and the range of programs that could be incorporated.

5. Evaluate program alternatives and their implications. With the agreed-upon goals in mind, we will then examine the likely effectiveness of all the possible programs, including the City's ability to implement them and the expectations of other levels of government. The evaluation will consider:

   - Effectiveness in achieving housing goals
   - Likely implications in terms of budget and use of City staff resources
   - Impact on broader issues of population growth and mix, City revenues and other City programs
   - Organizational implications.

6. Assess alternative strategies. Using the results of the above analysis, we will prepare an outline of two or more alternative housing strategies, together with their general budget and organizational implications. These will be evaluated by us in terms of likely effectiveness in achieving the housing goals. This would be an appropriate time to review findings to date in two housing seminars with the same groups consulted in Phase I.

7. Review with the Steering Committee and Council. At this review we would expect Council to select its preferred strategy, together with rough budgets and other implications. At this time we will identify any early actions where implementation could begin without significantly affecting later decisions.

8. Detail the selected Strategy. This step will "flesh out" the Strategy by:

   - Working out the final details of the programs
   - Finalizing budget and broader implications
   - Describing responsibilities and relationships within the City and with the Region, the Province and CMHC.

   Here a concise document will be prepared for internal review.

9. Begin implementation of selected actions. Any initiatives identified in Step 7 above can now be started.

10. Design the monitoring and evaluating system. At stage we will formally analyze the monitoring and evaluation system required to monitor implementation of the Plan and evaluate its effectiveness. The system will include:

    - Assessment of the information needs and data sources

    - Ongoing data collection procedures and analysis processes, and provisions for secondary inputs from other organizations involved with specific aspects of the Strategic Housing Plan.

    The evaluation system established should provide a ready means of determining the effectiveness of the programs in the Strategic Housing Plan using the information gained from the monitoring system. Key indicators will be established to determine whether or not goals are being achieved, where problems exist in programs, and where opportunities may exist to improve effectiveness.

11. Investigate feasibility of computerization. Specialists on our team will assess the existing data base within the City management information systems and will determine whether or not the monitoring and evaluation system established for the Strategic Housing Plan can be feasibly incorporated into existing data systems. If this is not the case, we will examine the general feasibility of establishing a special computerized data system for the Housing Strategy Plan.

12. Prepare final report. The final step of this Phase will be to prepare a full report documenting all the work to date, particularly the Strategic Housing Plan components and implementation procedures. Where appropriate, the Implementation Plan will be converted into an operating manual for use by the staff to be responsible for the Strategic Housing Plan. Fifty copies will be submitted.

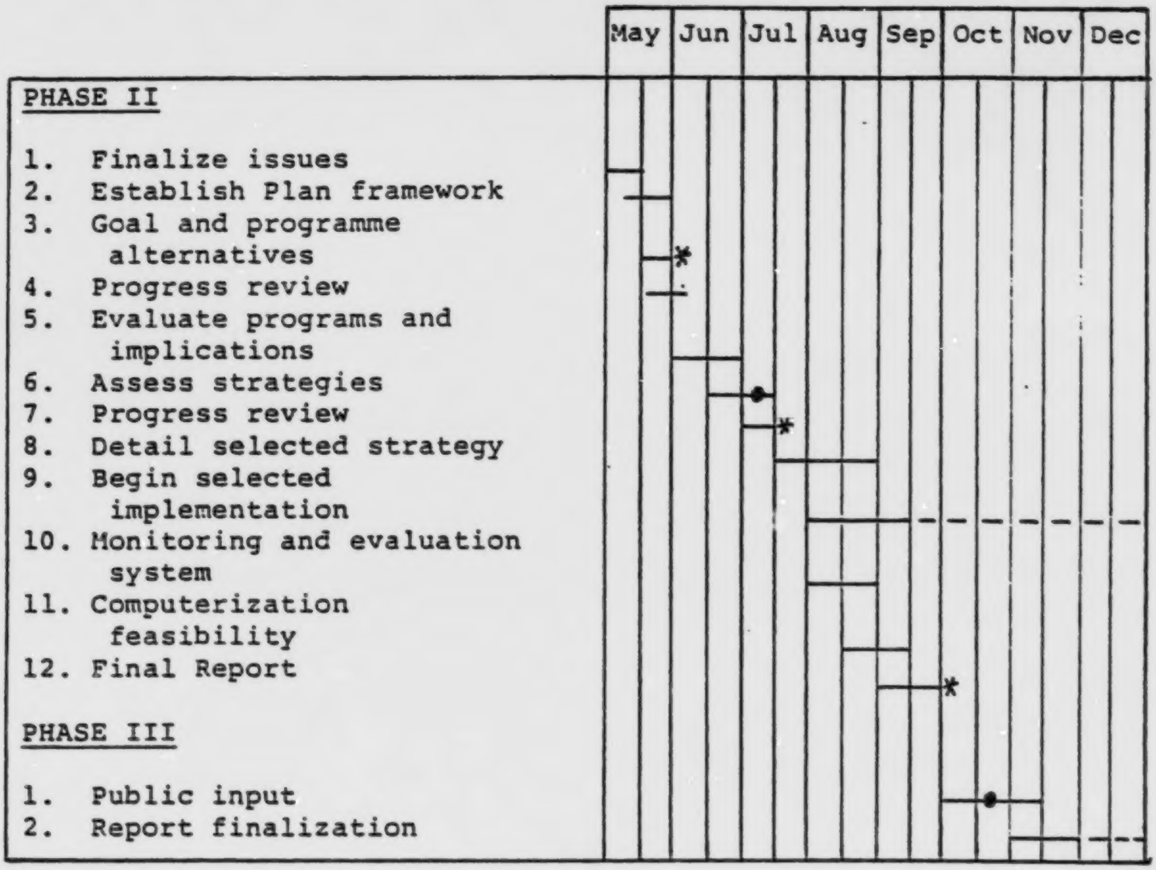
FINAL PHASE TO PROVIDE FURTHER REVIEW

To finalize the Housing Strategy, this last Phase should provide for a final review with the private sector and public interest groups via a final seminar with the two groups combined. Also, the report should be made available to members of the public interested in submitting briefs or comments.

After reviewing these inputs, we will summarize the comments, make any appropriate modifications to our report and submit fifty copies of the final draft. A total fee of $6,500 should be sufficient for the work in this Phase of our assignment.

EXHIBIT 5.1

REVISED STUDY SCHEDULE



* Steering Committee and Council presentations.
● Public seminar with interested groups.

Exhibit 5.1 shows a revised overall schedule assuming that by the end of April the City gives us contractual approval to proceed. It shows that implementation can be achieved much more quickly than in the previous schedule, yet with equal participation by the public and interest groups and more meaningful involvement by Council in the process.

City of Ottawa
Strategic Housing Study

Phase I Report

APPENDICES

PREPARED BY

**PETER
BARNARD
ASSOCIATES**

IN ASSOCIATION WITH

**SOCIAL POLICY RESEARCH
ASSOCIATES**

AND

ARTHUR ANDERSEN & CO.

APRIL, 1984

CITY OF OTTAWA

STRATEGIC HOUSING STUDY

PHASE I REPORT

APPENDICES

By

PETER BARNARD ASSOCIATES

In association with

SOCIAL POLICY RESEARCH ASSOCIATES

and

ARTHUR ANDERSEN AND COMPANY

April, 1984

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APPENDIX A

PERSONS AND ORGANIZATIONS INTERVIEWED

An integral part of Phase I of this study was a series of interviews with a broad range of interested groups and organizations. The contacts are listed below under three headings:

- Government (federal, provincial, regional, municipal)
- Social housing interests and tenants groups
- Private sector/development industry

A. GOVERNMENT

- Elizabeth Hay, Social Planner, Canada Mortgage and Housing Corporation
- John Carroll, National Capital Commission
- Lynn Kinney-Barton, Regional Housing Analyst, Ministry of Municipal Affairs and Housing
- Bob Le Breton, General Manager, Ottawa-Carleton Regional Housing Authority
- David Kardish, Housing Co-ordinator, Regional Municipality of Ottawa-Carleton
- John Murray, Planning Officer, Social Services Department, Regional Municipality of Ottawa-Carleton
- Joan Harris, Regional Housing Co-ordinator, Regional Municipality of Ottawa-Carleton
- Ron Kolbus, Judy Forrest, Cassie Doyle, City Living - City of Ottawa Non-Profit Housing Corporation
- Mayor Marion Dewar, City of Ottawa
- Alderman Diane Holmes, Wellington Ward, City of Ottawa
- Alderman Graham Bird, Elmdale Ward, City of Ottawa
- Alderman Brian Bourns, Billings Ward, City of Ottawa
- Alderman Rheal Robert, Overbrook-Forbes Ward, City of Ottawa

- Alderman Marlene Catterall, Britannia Ward, City of Ottawa
- Alderman Greg MacDougall, Alta Vista Ward, City of Ottawa
- Alderman Jacquelin Holzman, Richmond Ward, City of Ottawa
- Alderman Nancy Smith, St. George's Ward, City of Ottawa
- Alderman Marc Laviolette, By-Rideau Ward, City of Ottawa
- Brian Rose, Planning, City of Ottawa
- Ted Robinson, Planning, City of Ottawa
- Larry Paquette, Buildings, City of Ottawa
- Pierre Grandmaitre, Planning, City of Ottawa
- Tom Fletcher, Director of Planning, City of Ottawa
- Bob Bailey, Chief Commissioner, City of Ottawa
- Stan Wilder, Planning, City of Ottawa
- John Brown, Planning, City of Ottawa
- Dan Stankovic, Planning, City of Ottawa
- Ron Kellestine, Housing Analyst, Canada Mortgage and Housing Corporation

B. SOCIAL HOUSING INTERESTS AND TENANTS GROUPS

- Rod Manchee, Social Planning Council
- Beth Milroy, Social Planning Council
- Anne Lehtiniemi, Social Planning Council
- Suzanne Johnson, Social Planning Council
- Monique Albert, Ottawa Council for Low Income Support Services
- Peter Trotscha, Ottawa Federation of Housing Cooperatives
- Angie Todesko and Mira Shane, Association of Centretown Tenants
- Barbara Fretwell, Ottawa Non-Profit Housing Corporation Tenants Association
- Nick Van Dyk, Cooperative Housing Foundation of Canada
- Trudy Sutton, YM-YWCA
- Bill Leslie, Centre 313
- Major Bursey and Pam Rowley, Salvation Army
- Ian McPhee, Union Mission for Men
- William Bradley, St. Brigids Roman Catholic Church

- Dorothy O'Connell, (Past President), Ottawa Tenants Council
- Fran Klowdasky, People's Housing Coalition
- Glenn Smith, Homes for the Homeless
- Rev. Bob Percival, Daybreak Non-Profit Shelter Corporation
- Debbie Barton, Elizabeth Fry Society
- Dan McIntyre, Federation of Ottawa-Carleton Tenants Associations

C. PRIVATE SECTOR/DEVELOPMENT INDUSTRY

- Arnie Faintuck, President, Housing and Urban Development Association of Canada - Ottawa Branch
- Harold Townsend and Ken Fisher, Ottawa Gas, Municipal Affairs Subcommittee - Board of Trade
- Peter Burns, Urbandale Construction
- John Russell, Minto Construction
- Paul Goyette, Executive Vice-President, Thomas Assaly Corporation Limited
- John Doran, Domicile Developments Limited, Chairman of Renovation Council of HUDAC - Ottawa
- John Dickie, Anderson and Goss (lawyer)
- Kathryn Barnard (lawyer)
- W.G. Mohaupt (architect)
- Barry Padolsky (architect)
- Bob Tennant, Douglas MacDonald Developments Ltd.
- Betty Davis, Excutive Director, Ottawa- Carleton Real Estate Board

APPENDIX B

BRIEFS RECEIVED

As part of the ongoing public consultation program for the study, the City of Ottawa invited written submissions from interested groups and individuals. Advertisements were placed in local papers asking for submissions to be submitted by February 13, 1984.

To date, 25 briefs have been received, representing a broad range of interests including: social housing interest groups, tenants associations, the development industry, tenants of co-operatives and non-profit housing, and interested citizens.

LISTING OF BRIEFS RECEIVED

- Federation of Ottawa-Carleton Tenants Associations
- Ottawa-Carleton Branch of the Canadian Mental Health Association
- Ottawa-Carleton Regional District Health Council
- Ottawa Salus Corporation
- Ottawa YM-YMCA
- Social Planning Council of Ottawa-Carleton Housing Committee
- Social Planning Council of Ottawa-Carleton-"Housing for Women" Committee
- Hagar & Orlik Limited, Real Estate
- Guaranty Properties Limited
- Dalhousie Health and Community Services
- Universal Health Consulting, Inc.
- Dalhousie Non-Profit Housing Cooperative
- Canterbury Community Association
- John E. Mills, Carleton Condo Corporation #18
- Cliff McRae, resident in a City Living unit
- D.B. McMaster, former resident of a non-profit housing cooperative
- Shannon Lee Mannion
- Patricia Cochrane
- Muriel E. Shuman
- Jamie Munro
- E.M. Fraser
- Lawrence I. D'Silva
- Anna McLewin
- Pat MacNeil
- Alexandra Parent

APPENDIX C

RESULTS OF PUBLIC WORKSHOPS

As part of the Phase I work, we held two workshops to discuss the housing market analysis and trends emerging from our work. Based on discussions with the Steering Committee, it was agreed that two separate sessions should be held - one focussing on those groups interested in social housing and the other directed towards the private market. The same presentation was given to both groups, with a number of issues presented for discussion.

The social housing workshop was held on Wednesday, February 29th and the private sector workshop on Thursday, March 8th. Both sessions were extremely well attended and provided us with useful input into our Phase I work. Each session was chaired by Ron Kolbus, the manager of City Living.

STRATEGIC HOUSING STUDY WORKSHOP

Wednesday, March 29th, 1984
6:00 p.m. Meeting Room B
Ottawa City Hall

A. PARTICIPANTS (Not listed in any particular order.)

Agency	Representatives
Association of Centretown Tenants	Angie Todesco Mara Shane Jack Gregs
Sandy Hill Housing Co-op	Nick Sidor
Centretown Citizens (Ottawa) Corporation	Glenn Allen
Ottawa-Carleton Tenants Federation	Dan MacIntyre
YM-YWCA	Lynn Tyler Trudy Sutton
Ottawa-Carleton Regional Housing Authority	Des Hall
Ottawa-Carleton Social Planning Council	Rod Manchee Beth Milroy
Ottawa Council for Low Income Support Services	Jim Goss
Daybreak Non-Profit Shelter	Margaret Gardner
Salvation Army	Don Bursey
Elizabeth Fry Society	Debbie Barton John Scott
District Health Council	Margaret Vowles
Ottawa Salus Corporation	Alistair Catterson

Agency	Representatives
	Marg Singleton
Canadian Mental Health Association	Anne Louise Parker
Federation of Housing Co-operatives	Peter Trotscha
Dalhousie Health and Community Service Centre	Lynn Markell
Erikson/Padolsky, Architects/Planners	Barry Padolsky
Universal Health Consulting Limited	Werner Daechsel
Region of Ottawa-Carleton	Dave Kardish
City of Ottawa - Aldermen	Marlene Catterall Terry Benison Rolf Hasenack Nancy Smith
City of Ottawa - Staff	Bob Bailey Pierre Grandmaitre Dan Stankovic Karen Pianosi Cassie Doyle(City Living) Stan Wilder
Chairman	Ron Kolbus
Consultants	Carolyn Kearns Ted Harvey

B. ISSUES DISCUSSED (Not listed in any particular order.)

In response to the issues presented by the consultants, a number of points were raised by various individuals.

- Rents/Rent Control
  - Need to explore the two-level rent market at work because of rent control.
  - Rent review is a red herring as the private sector cannot deliver housing at an affordable price.
  - Rent control not the main reason for declining rental construction, as new buildings are not subject to rent control and yet are not being built.
- Rent Registry
  - Unanimous support for concept; Region is considering seriously.
- Special Needs Groups
  - Request to have separate data provided for men and women.
  - All special needs groups should be adequately addressed in Phase I, including indicators of need.
  - Real need perceived for non-elderly singles.
  - Need to deal with neighbourhood opposition.

- Non-Profit Housing

  - Private non-profit expensive at first but very efficient later on.

  - Non-Profit groups forced to return profits to Province and should be allowed to reinvest them in housing.

  - City should waive or defer development charges for co-operative and non-profit housing associations until after the interest adjustment date.

  - General support for City Living

  - Condemnation for the recently announced Provincial Municipal non-profit unit allocation of 25 units.

  - Key obstacle to build co-op and non-profit housing is the lack of land.

- Limited Dividend Housing

  - Concern that housing agreements are approaching expiry and could result in displacement of people and loss of affordable housing.

- City of Ottawa's Role in Housing

  - Generally very supportive and cooperative with third sector groups.

  - City delivers other people's programs, but should have its own particularly in area of housing rehabilitation.

  - Questioned the amount of money which the City could make available for housing initiatives.

- Suggestion that money generated by the City through housing charges should be used to build more affordable units.
- General agreement that City should pursue a demolition control by-law.
- Consider unused potential of air rights over lands for social housing
- Examine Toronto and San Francisco experience with bonus density provisions.

STRATEGIC HOUSING STUDY WORKSHOP

Thursday, March 8th, 1984
6:00 p.m. Meeting Room B
Ottawa City Hall

A. PARTICIPANTS (Not listed in any particular order.)

Agency	Representatives
Arnon Development Corporation	Michael Casey
Minto Construction	John Russell
Urbandale Constructions Limited	Peter Burnes
HUDAC - Ottawa Chapter	Arni Faintuck
Ala-Kantti Associates Architects	Harry Al-Kantti
Soloway Wright - Law Firm	Alan Cohen
Universal Health Consulting Limited	Werner Daechsel
W.G. Mohaupt - Architects	Wilf Mohaupt
Ottawa-Carleton Real Estate Board	Ken Crepin
Ottawa Construction Association	W.P. Becker
Tartan Development Corporation	Ron Desjardins
Robert Bales - Real Estate Lawyer	Robert Bales
Association of Ontario Architects - Ottawa Chapter	Len Kaufman
Guarranty Properties Limited	Jeannette Foo
Tihon Gatszegi - Real Estate Consultant	
Regional Realty and Construction	Steve Gordon
Laurnic Investments Limited	Terry Guilbault
Douglas MacDonald Homes	Bob Tennant

Agency	Representatives
City of Ottawa - Alderman	Jackie Holtzman
City of Ottawa - Staff	Peter O'Callaghan
	Jennifer Phillips
	Tom Fletcher
	Robbie Roberts
	John Brown
	Ted Robinson
	Dan Stankovic
	Stan Wilder
	Dev Tyagi
	Ted Fobert
	Susan McGlashon
	Cassie Doyle (City Living)
	Des Underhill
Chairman	Ron Kolbus
Consultant	Carolyn Kearns

B. ISSUES DISCUSSED

In response to the issues presented by the consultant, a number of points were raised by individuals.

- Economy
  - Real problem is not housing but lack of jobs. City should view housing within this broader context.
- Public Attitudes
  - We have always had a housing problem and can never expect to meet all of the needs.
  - No problem in private market ownership, only in rental.
  - People expect too much and want to be overhoused; need and expectations are two different things.
  - Groups in greatest need are those who honestly cannot put more than 1/3 of their income to housing.
- Rent Control
  - Housing market is distorted by rent control. Ottawa units went into rent control at very low rates.
  - If rent control is a problem, it should be clearly stated in report.

- Municipal Non-Profit
  - City Living is costing taxpayers money
  - Public sector has not learned from the recession.
  - Get private developers involved in provision of public housing, through turnkey-type projects which eliminate the bureaucracy.
  - Perhaps City Living should go Regional as at present the City is assuming more than its fair share of Regional housing needs.
  - Resources not properly utilized as 75 percent of non-needy people are deriving benefits from non-profit.
- Role of City
  - City should not be getting into rooming houses.
  - Consider providing bonuses for building rental and lifting height restrictions.
  - Parking requirements can be a problem and should be reviewed for downtown development.
  - Overall objective should be reduction of costs of land on a percent basis.
  - Pressure Province to change assessment on renters which is currently double that for owner-occupied units.

- Problems
  - Lack of communication, trust and cooperation between public and private sectors.
  - Tendency to down-zone due to neighbourhood pressure.
  - City should be more sensitive to other aspects of scheduling and development of a project.
  - Planners are generally good but politicians interfere in the planning process.
  - Need to differentiate large from small projects and use different approval process (shorter for smaller projects).
  - 50% of cases going to Committee of Adjustment should not be there but rather decided by department.
  - Approval process is erratic with too many actions; priority should be given to certain actors' opinions.
- Opportunity Areas
  - Consider residential development in zones where it is not permitted currently.
  - Smaller units might reduce housing costs if people would live in them.
  - Encourage mixed use in core.
  - Condominium could provide a good source of equity in the housing market as a means of providing people with asset growth.
  - Municipality should apply residential developed charges as subsidies to apartments.

APPENDIX D

SUMMARY OF GOVERNMENT PROGRAMS

(Text same as Phase I Background Report submitted January 5, 1984, with minor modifications).

APPENDIX E

SOCIAL HOUSING IN THE CITY OF OTTAWA: HOUSING NEEDS ASSESSMENT

(Appendix E to the main Peter Barnard Associates
Housing Study)

March, 1984

Social Policy Research Associates/
SPR Associates
495 Queen Street East
Toronto, Ontario, M5A 1V1
(416) 862-1404

Staffing

This report was prepared by Dr. Ted Adam Genet Harvey, Senior Consultant, Social Policy Research Associates, with Assistance from: Ms. Caroline Hunt, Research Associate, Social Policy Research Associates, and Ms. Marian Ficycz, Research Secretary, Social Policy Research Associates.

Acknowledgements

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As well, the following persons provided supplementary data or assistance: Ms. Joan Harris and Mr. John Murray, of the Regional Social Services Department; Mr. Sam Carr and Ms. Lynn Kinney-Barton, Ontario Ministry of Municipal Affairs and Housing; and Mr. Ted Buniak, and Ms. Irene Sabo of the Ontario Ministry of Community and Social Services.

Finally, thanks are due to participants in a community seminar held on social housing, for their suggestions, and to Peter Barnard Associates for their assistance and suggestions.

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Appendices

A. Overview of Social Housing Programs

B. List of Previous Housing Studies in Ottawa

C. Study Methodology for Assessing Social Housing Needs

D. List of Organizations and Informants Contacted

EXECUTIVE SUMMARY

This study examines social housing needs for the City of Ottawa, and related data regarding housing needs in the Region of Ottawa-Carleton.

Introduction

In Chapter 1 an introduction is provided, with extensive background on the Ottawa housing situation provided in Chapter 2. Chapter 3 outlines the methodology, with emphasis on analysis of 1981 Census data on affordability and adequacy housing needs, and explanation of the category "serious housing need used in the analysis. (Here this category of serious need includes all very low income households (incomes below the Statistics Canada Poverty Line) paying in excess of 25% of income for shelter, or facing problems of crowded or inadequate accomodation.

Findings

Key observations and findings included:

- Significance of the very low vacancy rates in Ottawa as a precondition for intensive housing affordability problems of Ottawa households. The report notes that throughout 1983, Ottawa has had the lowest vacancy rate of any major metropolitan area in all of Canada, (.2% throughout 1982-1983) and that a direct relationship appears to exist between falling vacancy rates and growing demand for assisted housing.
- Focus of the housing affordability problem among renters --some 85% of Ottawa's very low income households being renters.
- Existence of serious housing needs for over 12,000 households among three key groups: for 90% of very low income non-elderly single persons who rent (5,260 households); for 82.3% of Ottawa's very low income renting families with children (5,228 families); for 40% of Ottawa's very low income senior citizen households who rent (2,425 households).

- Additional housing needs of a less serious nature for another 12,000 Ottawa households with low to moderate incomes.

- Serious need for family Rent-Geared-to-Income (RGI) housing (where rents are usually set at not more than 25% of income) was underlined by rapid growth in waiting lists for such housing.

  Waiting lists for family housing are noted to have grown by about 300% since 1979. As of early 1984, some 2,000 families were on RGI waiting lists for Ottawa-Carleton Regional Housing Authority and City Living, in Ottawa-Carleton.

- Intensification of affordability problems for very low income renters, by apparently intense competition for units with higher income households.

- Intensification of City affordability problems by the lack of RGI housing in the surrounding area municipalities within the Region.

The study concludes that key priorities are:

- Greatly increased supply of RGI units for families with children.

- Creation of a significant supply of RGI units for non-elderly single persons (requires adjustment of housing programs to allow for this group which is not currently served by any major social housing program).

Other conclusions related to changes in waiting lists, the need for improved research, especially to provide up-to-date estimates of overall needs, to estimate needs of "special needs groups", and to compare the Ottawa situation to other Cities (possibly using special 1981 Census tabulations).

- Additional housing needs of a less serious nature for another 12,000 Ottawa households with low to moderate incomes.

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1. INTRODUCTION: A NOTE ON ORIENTATION OF THE STUDY, DATA AVAILABILITY, ORGANIZATION

1.1 Introduction: Context of the Study

The problems of individuals and families, who are unable to find adequate and affordable housing in the housing market, have become a matter of increasing concern for Ottawa in 1984.

These housing problems have increasingly been brought to public attention because of changes occurring in several key housing market, economic and social factors. Some key change factors which we will briefly reference here, and review in more detail in Chapter 2 of this report are:

- Evidence in Ottawa of a severe shortage of rental housing in general, especially affordable rental housing, since 1980.
- National social demographic changes, also reflected in Ottawa, of growing numbers of elderly and one-parent families who are unable to afford adequate housing without assistance.
- Economic recession and unusually high unemployment rates throughout the early 1980's have intensified housing problems, as many households have experienced income interruptions which have diminished their ability to pay rents and mortgages.
- Homeless individuals and families have become a matter of increasing concern to the public in Ottawa (as in many other large Canadian Cities) as much evidence in the media etc. has pointed to a growing problem in this area.

Responding to appropriate social housing needs is, of course, a major concern for the City in relation to its broader concerns with such matters as economic development, social planning, and maintenance of "quality of life."

Since some question may exist as to whether the housing situation is as serious as some media treatment suggests (especially media treatment of homelessness), need for an objective analysis of extent of housing needs is clear. As well, the analysis should examine capacity of existing or potential housing programs to meet housing needs.

1.2 Objectives

This year, the City of Ottawa is developing a strategic housing plan to guide the city in responding to a wide range of housing needs, of which social housing needs are one critical component.

This assessment of social housing needs focuses on:

- descriptions of housing programs and how they have operated in Ottawa to meet housing needs (see Appendix A, for profiles of senior level of government housing programs);
- the context and magnitude of social housing problems in Ottawa (especially extent of need for housing provided to low income households on a rent geared-to-income (RGI)* basis); and
- some preliminary assessments as to what the City might do about these concerns.

Some issues are beyond the effective scope of this study, and may be addressed only in brief. These include needs of sub-groups within the special needs population (however, see Section 8.5.4); issues of housing design and form; management; and the form of rent geared-to-income scales.

Since specific problems may be remedied or reduced by a wide variety of actions, no definitive or single remedies are offered in this report. However, a second report, Social Housing Policy and Strategy Implications for the City of Ottawa, outlines a range of remedies, with observations as to their likely effectiveness, and (from the researchers' assessment) in some cases suggestion of most promising approaches for the City (or others) to consider.

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* In this report the term RGI housing refers to assisted housing provided to low income households on a rent geared-to-income basis, where usually not more than 25% of income is paid for rent.

PART I
INTRODUCTION AND BACKGROUND

Within Part I:

Chapter 1.	Provides an overview of the study objectives and limitations.
Chapter 2.	Provides a review of key background factors which determine the City's needs and social housing role, particularly: economic factors (growth in poverty populations); market factors (Ottawa's position as the tightest rental market of any major city in Canada); and senior government housing programs.
Chapter 3.	Provides an overview of study method, particularly analysis of Census data and waiting lists.

1.3 Impact of Limited Data Available

This report reflects certain objectives which have been given priority, and certain data limitations as noted immediately below:

- The report is oriented towards use of existing data on social housing, rather than simply generation of new research data: (1) Emphasis is placed on collation of existing, easily retrieved data (see below); (2) Emphasis is placed not on definitive "counts" of those suffering from poor or unaffordable housing (although some estimates of this type are presented), but rather on the general scope of unmet needs, and implications for potential remedies (to the extent that reasonable and feasible remedies can be identified).

- The report is constrained by a number of limitations in available data (no new data collection, surveys etc.), limited time for data collection,* general limitations on the availability of data for social housing assessments.

  Although Census data are used in the analysis of needs, considerable attention is paid to other on-going data sources** which may be useful as need or performance indicators in inter-census years.

  This stance is also taken in recognition that new income data of Census level quality will not be available to City policy makers again for another 9 to 10 years.

- As well, this report recognizes the availability of many studies of housing in Ottawa, of varying types and quality, conducted in recent years. (See Appendix B.)

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* While a study with its own 'new' data collection framework could improve somewhat on the data now available, ongoing housing planning functions call for more ready reliance on available data such as that to be illustrated within. See Section 8.5 for comments on improving data sources.

** It must be noted that such "available" data is not always available in truly appropriate form.

1.4 Organization of the Report

This report focuses on social housing needs only, especially need for RGI-type housing for low income households. Possible policy implications and directions are to be addressed in a second report, in the next phase of the City's Housing Strategy Project. This report is organized into these main sections:

PART I: INTRODUCTION AND BACKGROUND (cont.)

2. Background: Historical, Social-Economic, Program and Housing Market Factors

3. Study Methodology for Assessing Social Housing Needs

PART II: AN ANALYSIS OF NEED AND DEMAND FOR ASSISTED HOUSING IN OTTAWA AND OTTAWA-CARLETON

4. Incomes and Housing Costs in Ottawa: An Overview

5. Need for RGI Housing for Families with Children and RGI Housing for Senior Citizen Households

6. Need for RGI Housing for Renting Singles, Families Without Children, Special Needs Groups, and Homeowners

7. Further Analysis of Related Issues (including comparisons between Ottawa and the Region)

PART III: CONCLUSIONS

8. Summary Assessments

(Various appendices including program descriptions, and detailed methodology notes)

2. BACKGROUND: HISTORICAL, SOCIAL-ECONOMIC, PROGRAM AND HOUSING MARKET FACTORS

This section captures information mainly from previous studies and reports, and from the general housing market analysis prepared by Peter Barnard Associates for the larger housing study, of which this is one part. This section is included to make the social housing component of the analysis readable on its own, for non-specialist readers or for those who wish to focus attention on the Social Housing component. Section 2.2 (on social and economic factors) contains most of the information which may be new to readers who are very knowledgeable about social housing in Ottawa.

2.1 Historical Context: The Municipality Has Played a Significant Social Housing Role for More Than 60 Years*

Historically, the City has played an active social housing role. This can be traced through:

- The beginning of an active housing role in 1919, with establishment of the first Housing Commission, under the Ontario Housing Act, and the construction of 140 houses in the period 1919-1922.
- Provision of shelter allowances during the depression.
- Cooperation with the Federal government in post-war years, on development of housing for returning veterans, including provision of services for Ottawa's first low income public rental project (Strathcona Heights) by CMHC in 1947.
- Establishment of a first Limited Dividend Housing Company in 1952, with support from the City of Ottawa under Section (9) (later 16) of the National Housing Act, and start on first project of 50 homes.

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* From: Municipal Initiatives in Housing, 1900-1970, The City of Ottawa.

- Increase of the City's Limited Dividend stock to 1,159 units by 1962.
- Amalgamation of the City supported Limited Dividend companies in 1970, under a single City of Ottawa Housing Company.
- Municipal participation (7 1/2% financial contribution to operating costs) for new rent-to-income units developed under the Province's local housing authority (1,045 units by 1969).
- Transformation of the City of Ottawa Housing Company into a non-profit housing corporation in 1975, to allow the City to develop housing under section 15.1 of the National Housing Act (NHA).

Today the City of Ottawa continues to play a leading role in social housing:

- Through development and acquisition by its Non-Profit Housing Corporation, over 3,000 units of affordable housing were being rented to Ottawa households at the start of 1984. Over 800 of these units were provided with rents geared to income under the non-profit and rent supplement programs;
- Innovations have included: (1) the City's own program of rent geared-to-income (RGI) housing for non-elderly singles*; and (2) in 1983, a City developed and operated rooming house was added to the Non-Profit Housing Corporation portfolio, again to serve the needs of non-elderly singles;
- In 1984, provision of affordable housing has been identified by the Mayor as a key priority for the City, and development of a Strategic Housing Plan has become a major City project.

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* This is a very innovative program, since, excepting the handicapped, no senior government programs provide assisted housing to this group.

Today, the scope of needs and the City's potential role is strongly affected by:

- Social/Economic Context: Social and economic conditions are the stimulus of increasing need and demand for assisted housing (this is discussed in Section 2.2);
- Market Context: Housing market conditions appear to intensify needs for assisted housing (especially because of rapidly declining vacancy rates between 1980 and 1983) (this is discussed in Section 2.3);
- Local Political Context: Division of responsibility for assisted housing between the City and the Regional level of government affects the way the City can respond to assisted housing needs (this is discussed in Section 2.4);
- Program Context: Existing programs, especially the Non-Profit and Cooperative Housing (NHA 56.1) Program (this is discussed below, in Section 2.5, and within appendices for details).

2.2 Social and Economic Change Has Increased Pressure on Social Housing

Social-economic trends have created rapid growth in populations historically in need:

- increasing numbers of lone parent families have been formed over two decades with substantial numbers of these dependent upon welfare or low wage jobs, and able to meet basic needs for food and clothing only with extensive public assistance. Numbers of lone parent families increased from 202,450 to 250,285 (or 23.6%) in Ontario, in the period 1971 to 1981. In Ottawa-Carleton, the increase in the same time was from 14,300 to 17,905 (or 25%) (Source: Statistics Canada Information Services, Census data.)

- an aging population with many persons dependant on low pension incomes has resulted in greatly increasing numbers of potentially needy senior citizen renters. (In Ottawa-Carleton, for example, the number of senior citizen households increased from 11,780 to 15,250 between 1976 and 1981.)* Historically, this is a population with many members being unable to meet basic needs for food and clothing without public assistance.

Economic trends of the past decade have also increased potential demands for social housing from non-traditional client groups:

- a decade of rising and structural unemployment, economic stagnation and recession have intensified economic pressures on families and individuals, especially those with lower incomes; in 1972 the unemployment rate in Ontario was 5%. Since 1973, the rate has increased to 10.4% in late 1983;**

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* See Draft Regional Housing Statement Update, Planning Department, Region of Ottawa-Carleton, January 23, 1984.

** Statistics Canada Information Service, Periodic Labour Force Survey.

- Growth in Poverty: trends have indicated that the Ottawa-Carleton "poverty" population (indicated by General Welfare Caseloads) has been growing steadily in the past five years, and increased at a rate greater than Ontario as a whole;

  Thus for example, we note that numbers of single persons on GWA in Ottawa-Carleton increased from 1,509 to 4,409, or about 200% in the period 1976 to 1982. In contrast the same growth for Ontario generally was 60%. (Quarterly Statistical Bulletin, Ontario Ministry of Community and Social Services, 1976 to 1982);

  This factor combined with the historic role of the City of Ottawa as residential community for a substantial low income population points towards further pressures on the City's assisted housing. (This is discussed in detail in Chapter 7.)

2.3 Housing Market Factors

Two key market factors set important preconditions for the current housing affordability situation: (1) availability of affordable housing; and (2) competition for affordable housing resulting from mismatch of supply to income groups.

Factor 1: Supply: The Availability of Affordable Housing in Ottawa has Declined Significantly Since 1976. Overall, the decline in availability of low rent apartments has been considerable over the past decade, with affordable apartments all but disappearing by 1983.

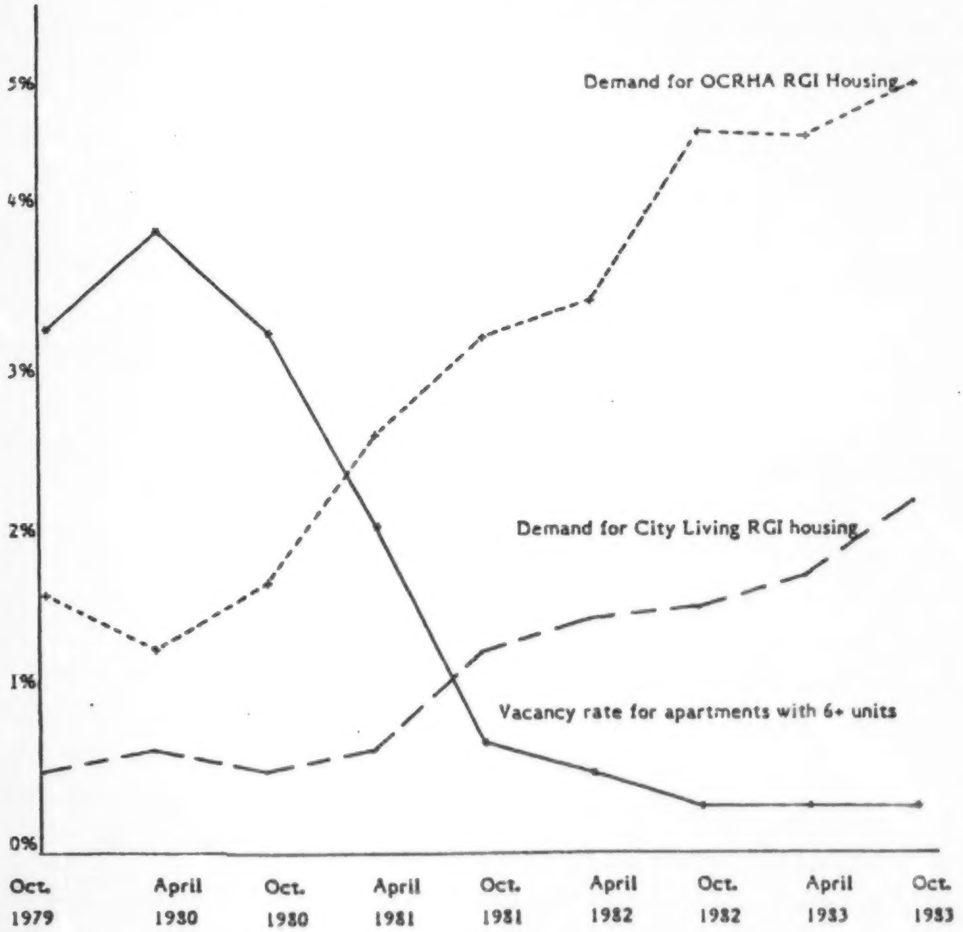
The apartment vacancy rate has fallen steadily in the past years due to small numbers of rental housing completions and other factors. Ottawa's vacancy rate was reasonably high in the late 1970's, and at the start of the 1980's, fluctuating between 2% and 4%. But starting in 1980, the vacancy rate fell steadily to a low of .2% in October 1982, where it has stayed through October 1983 (Canada Mortgage and Housing Corporation, Vacancy Survey). Throughout 1983, Ottawa has had the lowest vacancy rate of any Metropolitan area in Canada.

Display 2.1 shows a general, but apparently strong relationship between declining vacancy rates and one key indicator of housing needs -- requests for family public housing (here indicated as the number of families on OCRHA waiting lists, expressed as a percentage of all very low income households in Ottawa-Carleton).

This display suggests dramatic effects of the vacancy situation on demand for RGI housing, with dropping demand for RGI housing during the easing of vacancy rates in late 1979 to early 1980, and a generally steady rise in family demand for RGI housing throughout 1980-1983, when vacancy rates fell rapidly to the current low level.

Display 2.1

Ottawa Vacancy Rates (CMHC Estimate for Apartments With 6+ Units in Comparison to Demand for OCRHA and City Living RGI Housing, 1979 to 1983 (Demand estimated as percentage that waiting lists are of total Regional population of very low income families)



Needless to say, in a tight rental market, vacant affordable housing has become almost impossible to find. In April 1983, average rents for (the small numbers of) vacant apartments were $263 for Bachelors, $457 for 1-Bedroom apartments, $545 for Two Bedrooms, and $538 for 3 Bedrooms. (Canada Mortgage and Housing Corporation, Vacancy Survey, May, 1983.)

Factor 2: Competition for Affordable Housing. Effects of the tight housing market on low income households may have been intensified by overall mismatch of available housing to income groups, and the resulting inability of low income households to compete effectively in the private housing market for affordable housing.

In a tight housing market, the situation of low income families becomes difficult to impossible. Their situation increases in severity because of their inability to compete effectively for the small amount of affordable housing which is available. By this we mean inability to match the overall "bid" of higher income tenants who are able to offer landlords an impression of lower risk and uncertainty, in addition to cash rent.

The validity of reports, for example, that welfare families are often refused rental of apartments by landlords (obviously for those they perceive to be "better" tenants) is supported by hard data on the distribution of apartment rentals in relation to rents. These data* demonstrate that a very substantial portion of Ottawa's affordable rental housing is taken by families with middle or high incomes.

The tight vacancy rate situation, of course, affects households at all income levels, so that indeed the shortage of available housing at all levels including the higher rent levels, intensifies competition for the housing that is available. Overall, vacancy rates suggest that failure of the private housing market to provide decent affordable housing for low income households may be greater in Ottawa than in any other Ontario city.

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* Survey of Rents, 1983, Ontario Ministry of Municipal Affairs and Housing.

2.4 The Situation of the City Within The Region is an Important Factor in the City's Response to Assisted Housing Need

At least two City-Region factors have a major influence in the City's needs for assisted housing:

1. The City is a residential area for a large portion of the Region's low income population. This is reflected by a variety of indicators. While the City of Ottawa has only 55% of the Region's population, it has approximately: 64% of the Region's lone parent families*, 75.4 % of the Region's low income (under $6,000) individual households*; and 75% of the Region's General Welfare Assistance Caseload.**

2. Although the City is location for only 55% of the Region's population, the City is location for nearly all of the Region's assisted housing stock (95.7 % of family RGI units, and 91% of seniors' RGI units).***

   A result is that demands for assisted housing from households throughout the Region influence the ability of City of Ottawa families and seniors to obtain assisted housing.

The area municipalities other than the City of Ottawa have in the past been generally slow to respond to Regional assisted housing needs. (Although Nepean, Osgood and Vanier have recently taken steps to delivery municipal non-profit housing.)

We note in Chapter 7, that the capacity of the Region to meet changing assisted housing need on a broader scale (or the capacity of other area municipalities to meet changing needs for assisted housing in their own areas) significantly affects the City's social housing needs.

Specifically, the less other area municipalities do to help meet social housing needs, the greater the burden falling on the City.

---

* Statistics Canada, 1981 Census.

** Calculated from General Welfare Caseload Distribution by Area, (August, 1981), Region of Ottawa-Carleton Social Services.

*** Calculated from data provided by Ottawa-Carleton Regional Housing Authority.

2.5 Program Context: Senior Governmental Responses to Assisted Housing Need have Changed Greatly, in the Past 10 Years

Programs to provide assisted housing have changed in major ways during the past ten years. Major changes have allowed for continued production of assisted housing under the Non-Profit/Cooperative Housing Program, but only with greatly diluted assistance for those most in need, since few RGI units result under this program.

The key change in government programs was the shift in emphasis away from public housing, in the mid-1970's, and towards other types of housing programs, which is discussed at some length below. (NOTE: Appendix A provides an overview and somewhat more detailed description of the public housing model and various other housing programs discussed below.)

2.5.1 The Public Housing Model Response to Assisted Housing Needs: 1960-1975

The public housing model was initiated after World War II, with specific revisions to the National Housing Act (NHA) to allow provision of subsidized housing for families with children and for senior citizens on a Rent-Geared-to-Income (RGI) basis, where rent would be set at a graduated percentage of income. Public Housing Program expanded slowly until the 1960's, with greatest expansion in the 60's and early 70's.

Generally, the RGI formula meant that families or senior citizens that were housed under the program paid only 16% to 25% of income for rent. Initially the public housing model applied only to families with children and to senior citizens. This model was changed slightly in later years to allow accommodation of the handicapped. Other than the handicapped, the model did not provide housing to non-elderly individuals or families without children.

In Ontario the housing was supplied mainly through the Province of Ontario, its agency being the Ontario Housing Corporation, with costs of the housing shared among Federal, Provincial and Municipal levels.

The Public Housing Program produced its first low income housing units in Ottawa in 1961, when 124 units were built. By 1970, the program had produced 1,671 units of RGI housing in Ottawa. The years 1971-1975 saw further starts and completions of some 6,387 public housing units, nearly all in Ottawa.

2.5.2 The Public Housing Model was Increasingly Rejected in the Early 1970's

In the early 1970's several factors combined to turn favor of communities and governments away from traditional public housing programs. Many large public housing projects were developed in metropolitan centres in the late 60's and early 70's. The concentration of many low income families in small geographic areas, often without adequate services, and with poor housing designs, produced noteworthy neighbourhood resistance to new low income family projects in particular.

At the same time, new attitudes were emerging regarding the destruction of old neighborhoods and housing. Many urban designers and activists were critical of "urban renewal" programs often used to make way for new public housing. These conservation attitudes were fueled by concerns with preservation of social forms, but also with conservation per-se -- of the housing stock, energy etc.

Beginning in the early 1970's, the Public Housing Program as it then operated, became more and more unworkable because of political and community opposition to the type of housing the program was stereotyped to represent. (Especially very poor design examples, as in some large family high rise projects.)

Senior levels of government moved to remedy these problems, first with a sweeping review of the problems through the Hellyer Task Force on Urban Development, (also temporarily stalling the Public Housing Program), and then through introduction of new programs.

2.5.3 A New Structure of Housing Programs Emerged in 1973

The new structure of programs was centred on the Non-Profit and Cooperative Housing Programs, under 1973 amendments to the NHA, Sections 15.1 and 34.18 (and later 56.1). This program provided for two key shifts in the delivery of assisted housing:

1. Assisted housing was to be delivered and operated by agencies other than the senior levels of government. All responsibility for direct delivery was shifted to municipalities (which could deliver assisted housing under the Municipal Non-profit Program); and to the "Third Sector" of private non-profit and cooperative organizations.

2. Housing so provided was to be "integrated", with a mix of low and moderate income households, avoiding intensive concentrations of low income individuals such as had occurred under the Public Housing Program. In practice the intent in Ontario, was to provide not more than 25% Rent Geared-to-Income (RGI) units in family projects, and not more than 50% RGI units in Senior Citizen projects; the balance of the units were to be rented at "market rents".

2.5.4 New Directions in Housing (Clarified) in 1978

In 1978, major program adjustments were made to the Non-Profit and Cooperative Housing Programs, with reorganization under Section 56.1 of the NHA. Under Section 56.1 major changes were:

1. Comprehensive unilateral Federal subsidy assistance to reduce interest rates from market to 1-2% for non-profit and cooperation projects.
2. A shift from public to private capital funding.
3. Federal "disentanglement" through global agreements with Provinces to deliver programs.

2.5.5 Ten Years of Non-Profit and Cooperative Housing

Under this program many units of assisted housing were developed in 1973-1983, through the effective efforts of the City (through City Living), private non-profits, and cooperatives. Especially significant was the creation of many units of moderately priced housing targeted at moderate income households. But because of overall design of these programs, and limited funding, production of low income housing was nowhere near that of the Public Housing Program in the five years prior. In the five years up to 1973, 4,257 units of public housing were built in Ottawa-Carleton, and at the end of 1973 over 2,000 units of public housing were planned or under construction. All of these were 100% RGI. In contrast, since its start in 1973, the Non-profit and Cooperative Housing Programs, produced only approximately 900 RGI units in Ottawa-Carleton, out of approximately 3,400 units built (or acquired) because of income mix policies.

The Non-Profit and Cooperative Housing Programs were complemented by other programs, most importantly, the Rent Supplement Program. This program allowed public housing authorities to rent private market housing for their tenants, and thus to locate them in assisted (RGI) housing at the same time that a high degree of community integration was achieved.

Non-Profit and Cooperative Housing and Rent Supplement Programs have allowed for continued supply of assisted housing, but have not compensated for the loss of RGI production that was produced with the Public Housing Program. This is reflected not only in lower RGI production under the Non-Profit and Cooperative Housing Program, but also in only modest historical growth of the Rent Supplement Program. No more than 1,270 units have been provided in Ottawa-Carleton under Rent Supplement after 10 years of operation (and it must be noted that in Ottawa, a large portion of these (about 450 units) are really "recycled" Limited Dividend units owned by City Living).

2.5.6 Programs Have Been Reassessed in 1983-1984

Not surprisingly, 1983 has seen re-evaluation of housing programs, and a number of major issues in the Non-Profit and Cooperative Housing Programs have been identified. The key concern identified has been cost ineffectiveness in reaching those most in need of rental assistance, since significant subsidies are directed to provision of market rent housing to households of moderate or even higher incomes.

These are major concerns with the design of the programs, as set by senior levels of government, and not the way in which they have been delivered, or the performance of the municipal non-profit and third sector actors.

In 1984, speculation centres on questions as to whether the Non-Profit and Cooperative Housing Programs will be continued, vastly modified, or even replaced by a shelter allowance for example. These program uncertainties point to a number of key issues for the City to consider, both within the City's range of action, and beyond, where the City may wish to advocate specific policy solutions to senior levels of government, other municipalities, and other concerned parties.

Some of these concerns will be commented on in a policy report which will be follow-up to this report on housing needs. But before these issues can be considered, the scope of Ottawa's housing needs should first be clarified. This will be done in the balance of this report, Chapters 4 to 7 below.

For the City the issue is, has the social housing effort been an adequate response for needs not met by the private market.

First, however, we will discuss some aspects of the methodology for assessing social housing needs.

3. STUDY METHODOLOGY FOR ASSESSING SOCIAL HOUSING NEEDS

This section of the report briefly outlines some major features of the study method, particularly the use of 1981 Census data in estimating potential housing needs, and approaches to assessing demand and supply. It should be noted here, that the analysis focuses upon need, demand and supply for assisted housing for those most in need, which we have identified by the term RGI (rent geared-to-income) housing, where rents are set within a maximum percentage of income, usually not more than 25%.

An overview of methodology is presented here, with a more detailed analysis presented in Appendix C. Appendix C includes examples illustrating the relationship between the indicators of housing need used in this study, and two more typical indicators: Budget/Needs indicators, and expenditure of more than 25% of income on shelter.

3.1 Census Data for the Main Analysis of Assisted Housing Needs

3.1.1 General Measures of Housing Need Statistics and Indicators Initially Generated

Initial tabulations were prepared using 1981 Census data to allow for examination of two main types of housing need, affordability need (our main concern), and adequacy need:

- **Affordability Need** is defined as follows: a household has need for housing assistance because the housing being occupied is too expensive: cost of shelter exceeds 25% of income* (this is usually referred to as the shelter/income ratio).

- **Adequacy Need** is defined as follows: definition is that a household has need for housing assistance because of inability to obtain adequate housing: where inadequacy is indicated by overcrowding (more than one person per room), or physical inadequacies (indicated by reported need for major repairs).

Counts were derived from Census computer tabulations for several household types, including: lone parent family households, other family households, households of non-elderly single individuals, and senior citizen households. To allow better comparison of need to relevant housing programs, the category "other family household" was broken down into those with and without children by estimation*, for each category. No information in the Census allows for clear identification of disability, so that treatment of special housing needs in the Census data is not possible.

Separate analyses were prepared for very low income and low/moderate income groups (as distinct from this analysis' "middle to high income group). Income class definitions are defined in Display 3.1.

Display 3.1**

Incomes Group by Size
(The Category Very Low Income is Equivalent
to the Statistics Canada Poverty Line)

Family Size	Very Low Income	Low to Moderate Income	Middle to High Income
1	Less than $7,152	$7,152-14,304	Over $14,304
2	Less than $9,436	$9,436-18,872	Over $18,872
3	Less than $12,622	$12,622-25,244	Over $25,244
4	Less than $14,545	$14,545-29,090	Over $29,090
5	Less than $16,949	$16,949-33,898	Over $33,898
6	Less than $18,511	$18,511-37,022	Over $37,022
7	Less than $20,375	$20,375-40,650	Over $40,650

Separate counts were also prepared within each category for renters and owners, and separate counts generated for three geographic areas of the City. (See page 58 for map.) It should be noted that no specific tabulations were prepared to identify households by sex of head. This approach was regarded as appropriate since, for the City's purposes, broad housing strategy is adequately informed by a more global analysis. Of course, it is understood that single females and female headed families constitute a major grouping of concern in discussion of social housing. Indeed female led one parent families and single females are a much larger group among those with housing needs than is true for Canadian society as a whole.* But concerns there are primarily with issues of income distribution and design.

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* Special tabulations separately counting families with children were not obtained, because a short timetable for the study required that the tabulation be "piggybacked" onto a request for tabulations, already negotiated between the Region and Statistics Canada. Follow-up research should verify or adjust these estimates.

** For more detail see, Draft Regional Housing Statement Update, Region of Ottawa-Carleton Planning Department, January 23, 1984.

The significance of affordability problems depends considerably upon income. This premise is based on a budget perspective (see 3.1.2 for further discussion), which suggests that:

- very low income households will be least able to respond to excessive private market rents and resulting affordability problems;
- low to moderate income households will as a rule be more able to respond to high private market rents and resulting affordability problems, but some may have noteworthy affordability difficulties**;
- middle to high income families will, as a rule be fully able to respond to high private market rents and potential affordability problems.

Below, therefore, income level is applied to derive a convention for identification of "serious" as opposed to "moderate" housing needs.

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* See, for example, Debbie Barton, Housing in Ottawa-Carleton: A Women's Issue, Elizabeth Fry Society, 1983.

** Indeed, the structure of programs results in some inequities where a portion of this low to moderate income group in the private rental market may, in actuality, be worse off than very low income households who have obtained RGI accomodation.

3.1.2 Creating Indicators of Serious and Moderate Need from the Initial Indicators

Interpretation of needs indicators for policy purposes requires some interpretation of our basic indicators in terms of social welfare criteria.

Basically, the premise for our treatment of a housing need as serious is that failure to treat the need will have significant negative social welfare effects. Our primary guidance on this issue comes from several decades of research on minimum incomes and housing expenditures, particularly that relating to budget and residual income approaches to assessment of housing need.

Basically, the budget or residual incomes approach is developed on the premise that an income standard can be developed which indicates the minimum income needed to purchase any "acceptable" standard of living according to current societal standards.

Such a standard is available in Ontario, in the Guides for Family Budgeting of the Metro Toronto Social Planning Council. These guides have been monitored since 1939, as a standard for assessment of family income needs, and have been widely applied in review of welfare allowances*, as well as in studies of housing needs** (most recently the "Guides" have been used in a most interesting assessment of needs for assisted housing in Metro Toronto**).

Basically, the residual incomes or budget approach to housing affordability poses the question: "Can a household afford standard housing (a dwelling of suitable size which meets health and safety standards), at a cost where disposable income, less the cost of standard housing, is adequate for meeting other basic needs (food, clothing etc.). Computation of this test requires: (1) an estimate of the cost of adequate housing of a given unit size, and some rule for determining appropriate unit size; and (2) an estimate of budget needs for basic non-housing needs (clothing, food, etc.) for a household of a given size.

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* Social Allowances in Ontario: An Historical Analysis of General Welfare and Family Benefits, Social Planning Council of Metropolitan Toronto, 1977 (Valorie Groskind, Ted Adam Genet Harvey and others).

** Metropolitan Toronto Assisted Housing Study, Metropolitan Toronto Planning Department, April 1983.

When net income less shelter costs is less than the amount required for other basic needs, it is assumed that the family must as a rule forego basic needs to pay shelter costs. From the Budget/Needs perspective, a housing affordability problem now exists for this family and is of societal concern, since inability to meet basic needs has longer term impact, not just on individuals, but on society as a whole.

In this study, the Budget/Needs affordability indicator is not used explicitly, because appropriate* data were not available. Nonetheless, Budget/Needs indicators have been used to translate our Census indicators into indicators of "serious" and "moderate" housing needs. (See Appendix C for details.)

Drawing insight from the comparisons provided in Appendix C, we will, for convenience identify:

- **Serious housing needs** as housing needs among individuals and families with very low incomes (below the poverty line), where rent exceeds 25% of income, plus very low income families in inadequate housing.**

- **Moderate housing needs** as housing needs among low-moderate income families (between the poverty line and 2 times the poverty line), where rent exceeds 25% of income, plus low to moderate income families in inadequate housing**.

These conventions allow us to consider the most serious needs indicated among those of very low incomes, while not forgetting indications of noteworthy additional needs within the low-moderate income group.

While longer term housing needs assessments should be based upon a more exact assessment of needs according to the Budget/Needs approach (See Section 8.5), the

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* Appropriate data could be derived from the 1981 Census, but were not available readily within this study's initial time frame. Such data would have required additional breakdown of household data by a detailed rent/incomes grid.

** Those with inadequate housing by reason of overcrowding or "need for repairs" are added, mainly because it is very likely that such inadequacies result from inability to afford standard housing, and because total numbers are small in comparison to numbers with affordability problems (of all housing problems faced by very low income and low to moderate income households (25,005 households with housing needs), most (23,805, or 95%) are problems of affordability or affordability and adequacy. Only 1200, or 5% are problems of adequacy only.

distinctions offered here should allow for useful initial assessment of the magnitude and distribution of housing needs. Note, that assessments of need are limited to major categories of household types, and to the framework discussed above, of affordability and adequacy needs: special needs are not addressed in detail (see Section 8.5), but extensive assessments are provided regarding needs of non-elderly singles, who constitute a major part of special needs populations (e.g. discharged psychiatric patients).

3.2 Analysis of Waiting lists

In this analysis, considerable use is made of waiting list data as an indicator of demand for RGI housing. By RGI housing, we mean housing provided to families with children, seniors, and the disabled under rent geared-to-income formulai modified to assure that rents are usually no more than approximately 25% of income.

This type of data is drawn from two sources: waiting lists,* for Ottawa-Carleton Regional Housing Authority housing and for City Living. Actual waiting list data included:

- for Ottawa-Carleton Regional Housing Authority: a five year monthly series, showing numbers of applications on file for RGI housing, numbers of new applications, applications cancelled, and applicants housed, for families and seniors;
- for City Living: a five year historical file showing bi-monthly reports on numbers of applications on file for RGI and market rent housing, numbers of new applications, applications cancelled, and applicants housed, for families and seniors.

Since waiting lists generate administrative data, and not objective research data, some comment on limitations and reliability are appropriate. These observations are provided in Section 2.1 of Appendix C.

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* Because waiting lists for private non-profits are not cross-indexed to the main lists noted, to allow deletion of duplicate applications, an estimate was used for projections of the private non-profit and cooperative component of waiting list demand.

3.3 Estimating RGI Housing Supply

Data on historic and current RGI housing supply was obtained from several sources, including Ottawa-Carleton Regional Housing Authority, City Living, Regional Housing Statements, and the Ontario Ministry of Municipal Affairs and Housing.

It should be noted that estimates are of "types of units" (e.g. family vs. senior), and do not designate actual "type of household". This is because limited data is available on occupants. In fact, even public housing is not always used 100% for designated purpose, since a small number of units are allocated to other purposes. (In the families and seniors public housing portfolios, perhaps as many as 10% to 15% of units are allocated to tenants paying market rents, and to the disabled.)

As well, breakdown of numbers of RGI units in non-profit and cooperative projects requires estimates and a number of assumptions. Here, for example estimates of the numbers of RGI units have been based on the assumption that RGI units will be @ 25% of all non-profit and cooperative family projects, and @ 50% of all non-profit and cooperative seniors projects.

3.4 Other Data Sources Used or Examined

Many data sources have been examined in preparation of this review. Briefly, these include a variety of statistical sources briefly noted below (and discussed in detail in Appendix C), and opinions of a number of key informants.

Market Conditions and Other Housing Issues

A variety of demographic and market data were drawn from Peter Barnard Associates' broader housing market report, The recently completed Regional Housing Statement Update (Region of Ottawa-Carleton Planning Department), Vacancy Rate Surveys, (Canada Mortgage and Housing Corporation), and special surveys on rents conducted by the Ontario Ministry of Housing since 1976. Other data and observations were drawn from a variety of studies by The Regional Planning Department, Canadian Mental Health Association, District Health Council, Elizabeth Fry Society and the Social Planning Council. As well, related data on emergency housing requests was prepared by the Regional Social Service Department.

Data on Social/Economic Conditions

Key data on economic patterns (e.g. Unemployment, Income Distributions) was obtained from Statistics Canada. Data on social assistance caseloads was obtained from published and unpublished sources within Ontario Ministry of Community and Socials Services (especially Quarterly Statistics, and the Region of Ottawa-Carleton).

Key Informant Interviews

This overview of social housing benefits from interviews with a wide range of persons concerned with social housing, including housing providers, tenants groups, reseachers, agencies oriented to special needs groups etc. (See Appendices to main Peter Barnard Associates report for a listing.)

PART II

AN ANALYSIS OF NEED AND DEMAND FOR RENT GEARED-TO-INCOME (RGI) HOUSING IN OTTAWA AND OTTAWA-CARLETON

Within Part II:

The analysis focuses on RGI housing as the housing form most relevant to social groups with greatest housing needs:

Chapter 4.	Provides contextual setting by illustrating how income distributions predict concentrations of housing need.
Chapter 5.	Examines needs of renting families with children and of renting senior households.
Chapter 6.	Examines needs of other household types, most importantly, non-elderly single renters.
Chapter 7.	Provides assessments of distribution of needs, causes of housing needs, unique features of the Ottawa housing problem.

4. INCOMES AND HOUSING COSTS IN OTTAWA: AN OVERVIEW

4.1 Ottawa Income Distibutions: A Wide Range of Incomes

As Display 4.1 indicates below, the distributions of incomes for single individuals and for families in Ottawa are extremely broad.

Many individuals have very low incomes (for example under $7,000 per year), and many have high incomes of over 25,000.

Many families occupy the very low income levels, with incomes under $15,000, and a very large percentage of families also occupy the very high income range, with incomes over $40,000.

Display 4.1

Income Distributions* for Individuals, and for Families, for the City of Ottawa, 1980 (Statistics Canada, 1981 Census)

Income Classes	Number of Singles or Families
Single Individuals	
Less than $2,000	5,225
$2000 to $3,999	4,375
$4,000 to $5,999	9,770
$10,000 to $14,999	12,525
$15,000 to $19,999	9,190
$20,000 to $24,999	6,020
Over $25,000 per annum	8,245
Families	
Less than $5,000	3,370
$5,000 to $9,999	5,805
$10,000 to $14,999	6,875
$15,000 to $19,999	7,850
$20,000 to $24,999	8,660
$25,000 to $29,999	8,010
$30,000 to $39,999	13,785
Over $40,000	18,875

* See Display 3.1, page 20, for Poverty Line by household size.

4.2 Basic Patterns of Income Distribution are very Different for Owners and Renters

Because the mid-point of the income distribution is between the "low to moderate" and "middle to high" income groups, about half of all Ottawa households fall above, and about half below this mid-point. As can be seen in Display 4.2, over 19,000 of Ottawa's 22,500 very low income households are renters, only 3,300 very low income households being owners.

Indeed, the distribution of incomes is very different for owning and renting households.

- more than two-thirds of all owners are in the "middle-high income" group.
- in contrast, the majority of renters are in the very low and low to moderate income groups.
- a result of this distribution is that renters comprise 85% of the very low income households in Ottawa, although renters are 60.7% of the total population of households.

Display 4.2

Income Distributions of Owning and Renting Households in The City of Ottawa
(1981 Census, Statistics Canada, Special Tabulations)

	Number and Percentage for Three Income Groups			
	Very Low Income	Low-to Moderate Income	Middle-to-High Income	Total
Owners	3,335 (7.0%)	9,935 (20.9%)	34,155 (72.0%)	47,425 (100.0%)
Renters	19,215 (26.3%)	22,125 (30.2%)	31,815 (43.5%)	73,155 (100.0%)
Totals	22,550	32,060	65,970	120,580

4.3 Patterns of Incomes among Various types of Renting Households

Below, (in Display 4.3) we examine the distribution of four types of households across income classes. Overall, these distributions show substantial differences between families and seniors on the one hand, and non-elderly singles and families without children on the other.

Specifically, as regards incidence of very low income: (a) the group with the largest percentage of very low income households is the senior citizens' renters group (38.3% are very low income); (b) Families with children are also characterized by a high percentage with very low income (33.6%); (c) The household types "non-elderly singles" and "families without children" have far fewer members with very low incomes (20.8% and 9.7% respectively). Similarly, middle to high incomes are more common among non-elderly singles and families without children:

Display 4.3

Income Distributions of Renting Families and Other Renting Household Types in The City of Ottawa (1981 Census, Statistics Canada, Special Tabulations)

	Number and Percentage for Three Income Groups			
	Very* Low Income	Low-to-* Moderate Income	Middle-* to-High Income	Total
Families with Children	6,326 (33.6%)	6,039 (32.1%)	6,312 (33.5%)	18,828 (100.0%)
Senior Citizens	6,070 (38.3%)	4,830 (30.5%)	5,010 (31.6%)	15,855 (100.0%)
Non-Elderly Singles	5,775 (20.8%)	7,960 (28.6%)	14080 (50.6%)	27,815 (100.0%)
Families Without Children	1,049 (9.7%)	3,337 (30.7%)	6,483 (59.6%)	10,869 (100.0%)
Totals	19,220	22,166	31,885	73,367

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* See Display 3.1, page 20, for definition of The Statistics Canada Poverty Line, and other income cut-offs.

4.4 Interaction of Incomes and Housing (Market Costs and Availability) Determine Affordability

Incomes and the housing market (costs and availability) interact to determine affordability. Clearly, renters are more likely to face affordability problems than owners, a fact underlined by extremely low vacancy rates in Ottawa, and the relative lack of affordable private market housing. These considerations aid us in focusing our attention on renters as the group most likely to face affordability problems. As well, these considerations also lead us to formulate several hypotheses about housing needs among specific groups of renters.

The logic of this interaction is revealed in relative simplicity by the earlier discussion of budgets: where net income is large enough for a household to afford shelter and basic needs (food, clothing, etc.) no affordability problem exists.

Since the category "very low income" used here identifies households with incomes below the Statistics Canada Poverty Line*, it is anticipated that these groups will be most likely to encounter problems of affordability or inability to obtain adequate housing. (See Section 3 and Appendix C for discussion of shelter-ratio and budget-need indicators of housing affordability.)

This review of incomes leads us to hypothesize that most affordability problems (and especially the most severe housing affordability problems) will occur for renters rather than for homeowners, and that the most severe problems in general should be found for families with children and senior citizen households.

4.5 Some Cautions on Datedness of the Census Information

It has been nearly three years since the 1981 Census was collected. Income information collected by the Census was for 1980, so that now, the incomes information is nearly four years old.

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* Social Planning Council of Metropolitan Toronto, February, 1984.

Although housing policy should be "long-term" in basis, some consideration must be given to the fact that Ontario incomes may have deteriorated significantly within the past several years. This phenomenon has been illustrated here by data on rapid increases in GWA caseloads. As well, recent analysis of Statistics Canada* data suggest that the numbers of families with children in poverty has grown dramatically in the period 1981-1982.

The significance of this is that incidence of poverty has increased greatly during the past few years. Therefore, estimates of need provided in the next chapter may be underestimates of the current situation.

5. NEED FOR RENT-GEARED TO INCOME (RGI) HOUSING FOR RENTING FAMILIES WITH CHILDREN AND RGI HOUSING FOR RENTING SENIORS

Chapter 5 focuses on housing needs of renting families with children and seniors. Chapter 6 provides separate analysis of needs of renting non-elderly singles.

Our analysis here focuses on RGI housing, assisted housing provided with specific rent calculations to assure affordable rents for low income households, usually not more than 25% of gross income. RGI units are offered under the public housing program, rent supplement, and for a portion of non-profit and cooperative housing units.

Below, our analysis begins with an examination of three types of information.* First we examine need for RGI housing as indicated by analysis of data from the 1981 Census. Secondly we examine information on demand for RGI housing as indicated by waiting lists for RGI housing and a study of demand for non-profit housing conducted by the Regional Planning Department in 1982. Thirdly, we examine supply of RGI housing.

5.1 Definition of Housing Needs

Affordability and housing adequacy problems were identified as follows:

- Serious Housing Need was indicated by the number of very low income (below poverty line) households** paying over 25% of income on shelter costs (rent plus utilities), and or facing problems of housing adequacy by reason of overcrowding or building in need of repairs.
- Moderate housing need was indicated by the number of low-moderate income households** paying over 25% of income on shelter costs (rent plus utilities), and or facing problems of housing adequacy by reason of overcrowding or need for repairs.

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* See Section 3 above, Methodology and Appendix C for details and treatment.

** See Display 3.1, page 20, for definition of the Statistics Canada poverty line and other income cut-offs.

See Section 3.1.2 and Appendix C for a discussion of why serious housing needs are so defined (especially the limited financial capacity of many very low income households, that makes it impossible to afford private market housing without sacrifice of other basic necessities). Also in Section 3.1.2, we note that a portion of moderate housing needs must also be regarded as noteworthy on budgetary grounds.

Housing needs of middle-high income groups are regarded here as probably not serious. The analysis assumes that with their higher incomes, such households should be able to resolve their needs in the private housing market (see Section 3, Methodology for details on analysis of Census data, including income breaks, and Section 4 for a detailed review of income distributions in Ottawa).

5.1.1 General Affordability and Housing Need Patterns Indicate Significant Housing Needs but Tend to Conceal More Severe Housing Needs of Key Groups

Initially, it should be noted that Ottawa's overall incidence of housing need —indicated by overall affordability needs (over 25% of income spent on housing), and/or adequacy needs for all income groups, is approximately 30.1%. This incidence of affordability and adequacy needs is somewhat higher than for the Region of Ottawa-Carleton as a whole which is approximately 26%.*

Overall, this statistic conceals much about the social-economic concentration of housing affordability problems. Examination of the distribution of affordability and adequacy needs across specific groups indicates a notably higher incidence of housing problems for key groups.

This is immediately clear, when one moves from the general population to consider breakdown by tenure: Ottawa renters are twice as likely (38.2%) as owners (19.1%) to experience housing affordability or adeqacy problems.** As we note in the following section these problems are even more severe for specific sub groupings of interest.

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* See: Draft Regional Housing Statement Update, Planning Department, Region of Ottawa-Carleton, January 23, 1984.

** Special Census Tabulations, Statistics Canada, 1981 Census.

5.2 Need for RGI Housing for Renting Families and Renting Seniors

5.2.1 Overall Need for RGI Housing for Renting Families with Children

Overall, substantial need for RGI assisted housing is indicated for Ottawa families with children. Indeed these data suggest that over 80% of Ottawa's very low income families with children have unmet housing needs, (see Display 5.1), mainly of affordability, and that more than half of Ottawa's low-to-moderate income families have unmet housing needs.**

Problems of affordability and housing adequacy were particularly pronounced among lone parent families. Of the estimated 5,200 very low income families with children with unmet housing needs, nearly 3,000 were lone parent families.

Display 5.1

Unmet Housing Needs for Renting Families with Children and Renting Seniors
Serious Housing Need Groups Indicated in Bold

	Families with Children		Senior Households	
Income Groups	No Housing Needs	Unmet Housing Needs	No Housing Needs	Unmet Housing Needs
Very Low Income Group	1,098 (17.4%	**5,228** **(82.6%)**	3,645 (60.0%)	**2,425** **(40.0%)**
Low-to-Moderate Income Group	2,952 (48.9%)	3,087 (51.1%)	2,190 (45.3%)	2,640 54.7%)
Middle-to-High Income Group	5,470 (86.7%)	842 (13.3%)	4,515 (90.1%)	495 (9.9%)
Totals	18,677		15,910	

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* Estimates of families with children with unmet housing needs are extrapolated from Census Data. See Appendix C for details.

** Housing adequacy is secondary in comparison to affordability. Nonetheless, adequacy is a particular problem for renting families: estimates derived from Census data suggest that 11.2% of all renting families with children have problems of overcrowding or need for repairs.

5.2.2 Need for RGI Housing for Renting Seniors

The 1981 Census data indicates that unmet housing needs of senior citizen renters are significant, although less than that of families with children. Again, the main problem is affordability.*

Approximately 40% of very low income senior renters had unmet housing needs, while 55% of low-to-moderate income seniors had unmet housing needs. Comparatively, our analysis indicates that over twice as many very low income families have unmet housing needs, as compared to very low income senior citizens. Family needs are greater, with 83% of very low income families having unmet housing needs, but needs of both groups are significant.

This result is somewhat surprising, considering that, in examining income distributions in Section 4, we noted that seniors were somewhat more likely than families with children to have below poverty line incomes. As we note below, the explanation for the relatively worse need situation of families is to be found in the very high penetration of the seniors' need group by the large volume of existing seniors RGI housing in Ottawa.

5.3 Demand for RGI Housing

The demand component of this analysis examines:

- Current indications of demand including: (a) overall demand evidenced in waiting lists for RGI housing for OCRHA and City Living; and (b) indications of demand from the Region's Study of Non-Profit Housing conducted in 1982.
- Historic trends in demand evidenced by RGI waiting lists for OCRHA and City Living (to provide an overview of change).

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* Problems of adequacy were far less for seniors than for families, only 2.6% of seniors renting housing where inadequacy was indicated, as compared to 11% of families with children.

5.3.1 Demand for RGI Housing by Renting Families with Children

Evidence from Waiting Lists*

Current Demand for RGI Housing By Ottawa Families is the Highest in Recent History. Over 1,500 families were on Ottawa-Carleton Regional Housing Authority waiting lists for RGI housing in December, 1983. Another 1,400+ families were on the general waiting list for City Living's housing, and of these 1400+, an estimated 500 additional families were eligible for RGI housing. Accordingly, the total family waiting list for RGI housing was estimated to exceed 2,000 at the start of 1984, the vast majority of these (about 86%) being families living within the City of Ottawa.

Flow of Applications

In 1983, about 250 families per month are estimated to have applied for RGI housing of all types in Ottawa-Carleton. Of this number applying each month, perhaps 47 families could expect to be housed, the balance starting a long wait on the waiting lists, and many eventually allowing their applications to lapse.

Demand for family RGI housing reflects extraordinary increases since 1979. Family demand for RGI housing has vastly surpassed supply, with no evidence of catch up, as is illustrated below in Displays 5.2 and 5.3. Those displays show the size of the family waiting list for public housing and for City Living in the period 1979 to 1983. The combined Ottawa-Carleton Regional Housing Authority/City Living waiting list indicates a near quadrupling of demand for family RGI housing in the past five years.

A similar trend is indicated for City Living's overall waiting list, which is comprised of more than half by households applying for RGI housing. City Livings's waiting list for family housing increased from about 400 in 1979 to about 1400 in late 1983.

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* The OCRHA waiting list data is regarded as a reasonably good indicator of demand since the list is "purged" of redundant applications (where applicants do not wish to remain on the list) twice a year. See: Section 3, and Appendix C, for details on waiting lists and issues of reliability as an indicator of demand.

Cumulative demand provides a more striking view. In all, more than 9,000 applications for OCRHA family RGI housing have been received in Ottawa-Carleton since 1979. Only 2,466 of these (27%) could be housed. The overall number of multiple applications is not known, but the conclusion is that very large numbers of families (perhaps as many as 5,000 to 6,000 families) have sought RGI housing in Ottawa-Carleton in the past five years -- an indication of extraordinary demand. In the same time, City Living recieved over 7,000 applications for family housing. (Note that duplication is possible for a maximum of 25% of these cases where applications may have been made to both OCRHA and City Living. Double applications increased from nil in 1979 to about 25% in 1983.).

Indications of Demand from the Region's Study of Demand for Non-Profit Housing

The Region's Study on Non-Profit Housing (Report 7, Region of Ottawa-Carleton Planning Department, March 1983) indicated a somewhat different type of housing demand. This study was conducted in 1982-1983, and examined interest and demand for non-profit housing (both assisted RGI units and market rent units) for the entire Region. This study estimates that in 1982, there was demand for 836 to 1,672* units of RGI non-profit housing for families. This demand is estimated to overlap only by about 7.5% with the family waiting list indicator(estimated from sampling design), so that (taking the Region survey mid-point estimate at 1254), potential demand can be estimated as:

potential demand** = 2000 on waiting lists (less 7.5% overlap) + 1,254 interested in RGI non-profit units according to Region survey (less 7.5% overlap)

= 3,010 family households potentially in demand of RGI housing

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* The high and low estimates are created using alternative assumptions: (1) for the low estimate it is assumed that non-respondents are not interested in non-profit housing; for the high estimate, it is assumed that non-respondents are similar to those who responded. Research undertaken in Peel Region, for development of this methodology indicated that non-respondents are generally very similar to respondents, and that non-response is not a good indicator of non-interest. Other research suggested that a mid-point estimate might be most realistic. (See Ted Adam Genet Harvey and Pat Streich and others, A Study of Need for Non-Profit Housing in the Region of Peel, Social Policy Research Associates, 1981.)

** This estimate must be considered as potentially supplemental to the estimate of demand from waiting lists, since: (1) families already on the waiting list for OCRHA housing may not have indicated interest in non-profit housing; and (2) only about 7.5% of families on OCRHA waiting lists were included in the survey sample.

5.3.2 Demand for Senior Citizen RGI Housing

Waiting Lists as an Indicator of Demand for Senior Citizen RGI Housing

As of December 1983, approximately 550 applications for RGI senior citizen housing were on file with OCRHA and City Living. Waiting lists over the past five years (Display 5.2 and 5.3) indicate steady demand for senior citizen housing, but at a level readily absorbed by the existing stock of senior citizen housing. Indeed, estimates of waiting lists for senior citizen housing prepared in this analysis indicate no overall change in the period 1979 to 1983. Combined, the OCRHA and City Living waiting lists for seniors numbered some 557 in 1979, fluctuated between 400 and 500 from 1980 to 1982, and rose again to some 553 in 1983.

Flow of Applications

Some 4,171 applications for OCRHA senior citizen RGI housing were received in the period 1979-1983. Of these, 1,811 or 43% were housed, as compared to only 27% of family applicants. In the same time, some 1400 seniors applied to City Living (again, we note that perhaps 25% of these may have made duplicate applications to OCRHA).

Indications of Demand from the Region's Study of Demand for Non-Profit Housing

The Region's Study on Non-Profit Housing estimates, that in 1982 there was demand for 646 to 1,292* units of RGI non-profit housing for senior citizens. As with the survey results for families, this demand is estimated to overlap (because of sampling) by about 11.5% with the waiting list indicator, so that (taking the Region survey mid-point estimate at 969), potential demand can be estimated as:

potential demand** = 553 on waiting lists (less 11.5% overlap) + 969 interested in RGI non-profit units according to Region survey (less 11.5% overlap)

= 1,361 senior households potentially in demand of RGI housing

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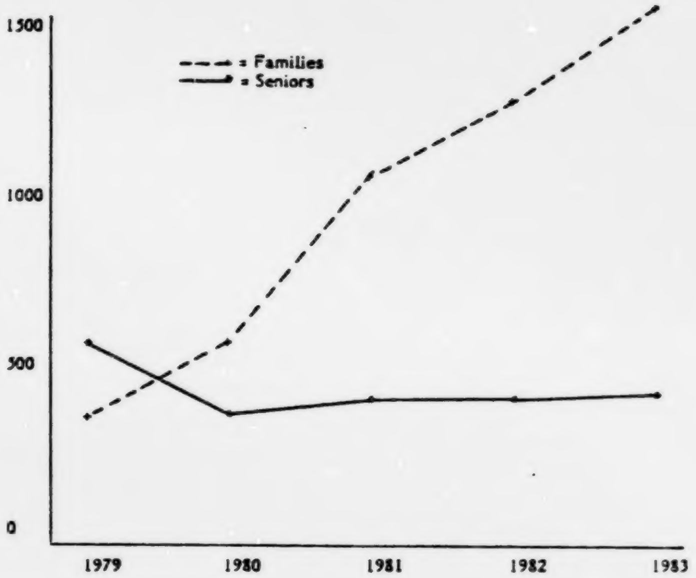
* See note on previous page.

** See note on previous page.

Display 5.2

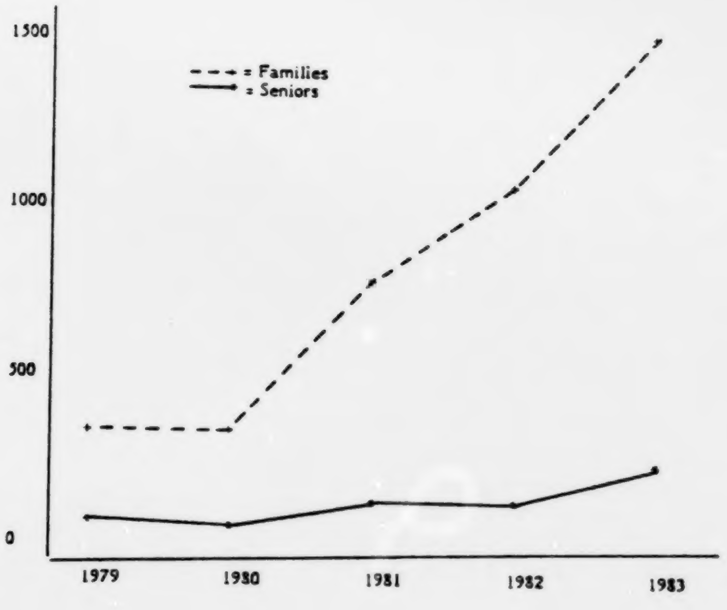
Families And Seniors on Waiting Lists for Rent Geared-to-Income Housing, with Ottawa-Carleton Region Housing Authority

Note: Most applicants are from City of Ottawa (Data from OCRHA)



Display 5.3

Families And Seniors on Waiting Lists for City Living Housing, (RGI and Market Rent Units)

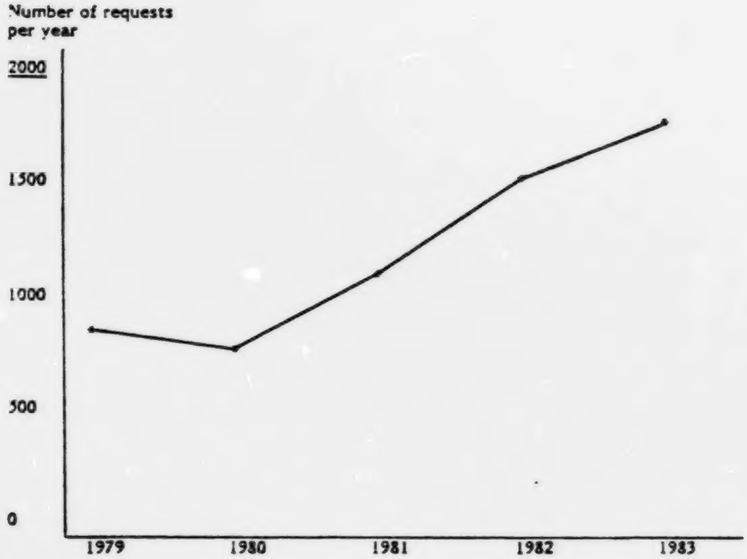


5.3.3 Supplementary Evidence from the Region's Emergency Housing Office

Seriousness of the above indications of demand is reflected in requests to the Regional Social Services Department (Display 5.4) for emergency housing assistance or other housing advice. These requests show a similar dramatic climb within the past few years, as have actual public expenditures on emergency housing. Actual requests for housing assistance to this office have risen from a rate of 700 to 800 in 1979-1980, to 1,500-1,700 in 1982-1983.*

Display 5.4

Requests for Emergency Housing and Related Housing Assistance
Annualized totals: All figures are actuals, except that 1983
is extrapolated from the first ten months of 1983
Most requests are from City of Ottawa
(Data from Region's Emergency Housing Office)



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* Costs of emergency housing in motels, for most needy cases, have risen even more dramatically, as numbers have grown, and as the Region has found it increasingly difficult to find normal rental accommodation for families. Costs have risen as noted below, since 1980: from $6,000 to $360,000 in 1983 (estimated). From Draft Regional Housing Statement Update, Planning Department, Region of Ottawa-Carleton, January 23, 1984.

5.3.4 Discussion and Implications: Affordability is a Major Problem

Overall, these indicators point to a serious housing affordability problem in Ottawa, especially for renting families with children.

As well, the fact that the greatest changes in indicators of demand have been since 1981, leads us to suspect that the 1981 Census indicators of need may be out of date, and therefore conservative indicators of housing needs.

This deteriorating housing situation cannot be explained fully with scientific precision. But analysis of historical patterns strongly supports the common sense observation that the dramatic rise of demand for assisted housing is related to tightening vacancy rates generally and the increasing scarcity of affordable housing. Another factor, which we will discuss further on in this report, is the relatively high consumption of more affordable housing by higher income households.

This phenomenon, which may be especially significant in Ottawa, is seen as seriously limiting the ability of low income families to obtain affordable housing.

As we note below, the origin of a high level of demand for assisted housing in these concrete market factors means that the high and urgent level of demand for assisted housing will not "go away" until a major change occurs in the rental housing market to make more affordable housing available. Since no such change is currently envisioned, The City of Ottawa is faced with (if use of the term "crisis" is appropriate) a potential "permanent housing crisis".

As we note below, supply of RGI housing is one part of this overall pattern, since limited growth in supply of family RGI housing since 1974 appears to be a key factor in the inability of providers to meet the growing demand for RGI housing.

5.4 Supply of RGI Housing for Families with Children and for Seniors

5.4.1 Supply of RGI Housing for Families with Children

Current Supply: Currently, there is a supply of approximately 4,700 units of family RGI-type housing in Ottawa-Carleton. As well, about two hundred additional units which are not RGI units strictly speaking, are available at similarly low rents for low income households (mainly in the Limited Dividend portfolio of City Living). Combined, therefore, we estimate that a total of some 4,900 units are offered to Ottawa-Carleton families on an effective RGI basis. Nearly all of this RGI housing is located in the City of Ottawa. The RGI family housing stock is comprised of several key components:

1. Approximately 3,535 units of public housing managed by Ottawa-Carleton Regional Housing Authority;
2. Approximately 457 units of family RGI housing provided by Ottawa-Carleton Regional Housing Authority under the Rent Supplement Program;
3. Approximately 350 units of municipal non-profit RGI housing provided by City Living*;
4. Approximately 380 units of RGI housing provided by private non-profit and cooperative housing organizations;
5. Some 200* units of family housing offered at "RGI equivalent rents" within the City Living Limited Dividend portfolio.

Historic Supply: Historic supply of family RGI housing in Ottawa Carleton increased at a rapid rate from 1970 to 1975 (as the last public housing units were being completed), but only very slowly after program changes of 1973 became established. Rate of growth is indicated by Display 5.4 below. This display suggests only very little growth in family RGI housing after 1977. The supply of family RGI housing in Ottawa-Carleton increased only by about 36% from 1974 to 1983 -- a very modest rate of

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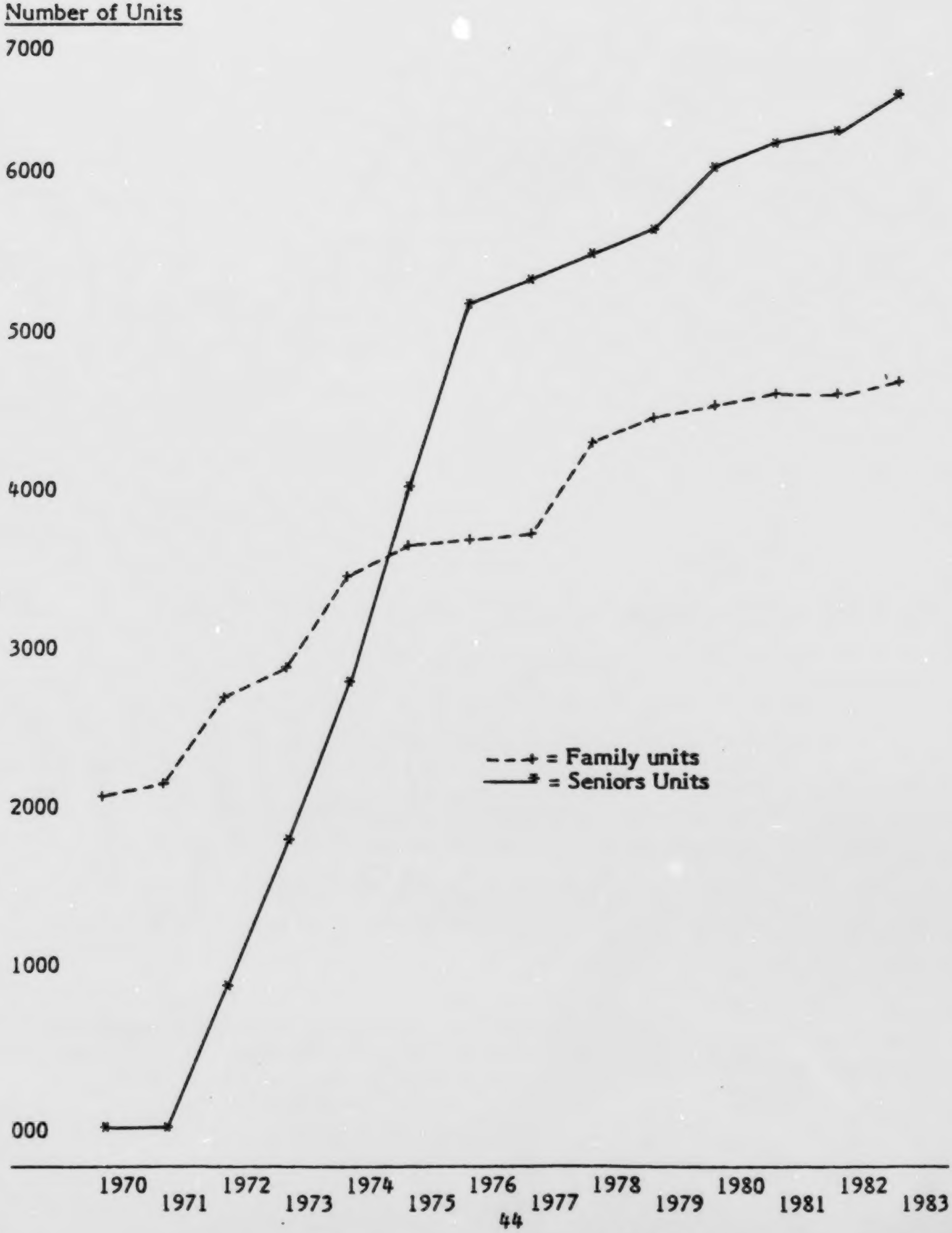
* An estimate is introduced here, since on the one hand these units are not strictly speaking RGI units, but on the other hand, provide RGI type rents to many households. Estimates would be biased greatly by excluding these units from the RGI count. Estimate is 25% of the old Limited Dividend portfolio.

Display 5.4

Number of Units of Family and Seniors RGI Housing in Ottawa-Carleton, 1970-1983

(95% of this Family RGI Housing and 91% of
the Seniors RGI Housing is Located in the City of Ottawa)



growth compared to growth in welfare caseloads, and demand for assisted housing. As well, the production of family RGI units was far less than the production of seniors RGI units in the same period.

5.4.2 Supply of RGI Housing for Seniors

Current Supply: Currently, there is a supply of approximately 6,400 units of senior citizen RGI housing in Ottawa-Carleton, nearly all of which is located in the City of Ottawa. This is comprised of several key components:

1. Approximately 5,099 units of public housing;
2. Approximately 530 units of seniors RGI housing provided in private market housing under the Rent Supplement Program;
3. Approximately 465 units of seniors RGI housing provided within City Living's Limited Dividend housing under the Rent Supplement Program;
4. Approximatley 86 units of RGI housing provided by municipal non-profit housing bodies*;
5. Approximately 228 units of RGI housing provided by private non-profit and cooperative housing organizations;
6. Some 86* units of seniors housing offered at "RGI equivalent rents" within the City Living Limited Dividend portfolio.

Historic Supply: Supply of senior citizen RGI housing increased very rapidly in the period 1970-1974, and continued to incease in the period 1974 to 1983, as noted in Display 5.4 above. From 1974 to 1984, the number of seniors RGI units available in Ottawa-Carleton increased by 138.6% — a much faster rate of increase than occurred for family RGI housing in the same time.

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* These units are not strictly speaking RGI units, but do provide RGI-type rents to many households. Estimate is 50% of the old Limited Dividend portfolio excluding 465 units already under Rent Supplement and 80 units under the City's "singles supplement" program.

5.4.3 Falling Turnover as a Factor in Tightening Demand for RGI Units.

Turnover in family RGI housing stock has fallen dramatically in recent years. Partly, it is suggested in response to greatly reduced vacancy rates: families in public housing and other RGI housing have far fewer alternatives than in the past, to rent on the private market. This is indicated by data below from OCRHA. Tightening supply in relation to demand is reflected by the fact that turnover in family public housing has fallen to 11% in 1983, far below historic turnover rates. Similar low turnover is reported for City Living's housing portfolio (Display 5.5 below). Accordingly, annual turnover in family RGI housing is only about 539 units, as compared to about 3,000 new applications per year*.

Turnover in senior citizen housing is less than 8% in 1983, but up apparently from the previous several years**. Overall, this reflects the extent to which the seniors housing stock has met demand in the past several years. Annual turnover is no more than about 518 units, as compared to perhaps 1,000 new applications per year. This ratio of turnover to applications allows satisfaction of most serious needs but still may leave some seniors on waiting lists for a long time.

Display 5.5

Turnover in Family and Senior Citizen RGI Housing and for Overall City Living Portfolio Including Market Rent Units***

	OCRHA Turnover Rate		City Living Turnover Rate***	
Year	Families	Seniors	Families	Seniors
1975	17.2	7.8		
1976	16.8	7.5		
1977	15.5	7.5		
1978	15.4	7.9	Data from 1979 on	
1979	15.3	5.9	15.7	15.3
1980	13.8	6.9	15.7	11.4
1981	16.0	6.4	13.0	11.9
1982	13.1	5.9	12.4	12.3
1983	11.1	7.1	11.9	12.7

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* Estimates of total demand include an estimate for private non-profit cooperatives. An estimate was relied on because no firm measure of the non-profit cooperative lists exists which controls for double applications.

** This upturn is interesting, and may point to a need for more refined research, considering the tight housing market generally.

*** Estimates for OCRHA portfolio for 1974 to 1982 derived and for overall City Living Portfolio including market rent units, from Region of Ottawa, Planning Report No. 7, November, 1983. 1983 estimates computed from OCRHA Reports. Estimates for City Living from Application Status Reports 1979 to 1983.

5.5 An Integrated Assessment of Need, Demand and Supply

5.5.1 Overall Situation for Renting Families with Children

Overall, the following conclusions emerge from analysis of need, demand and supply:

- Need and demand for family RGI housing greatly exceeds supply in 1984; (83% of very low income families in Ottawa were found to have serious unmet housing needs; approximately 2,000 families are on waiting lists for RGI housing in January 1984); This appears to be a result of increased need, resulting from economic downturn, and especially from a much tighter private rental housing market in which many lower income families are losers in increased competition for affordable units. Market tightness is reflected in Ottawa's vacancy rate, of 0.2%, the tightest for all of Canada's major metropolitan areas.

- The diminished growth in supply of RGI units in the period 1975 to 1984, following end of the Public Housing Program, and start of the Non-Profit and Cooperative Housing Program, has not been able to compensate for this major shift in the private rental housing market.

A conclusion is that a significant increase in supply of Family RGI housing is a major need for the City of Ottawa.

5.5.2 Overall Situation for Renting Senior Households

The seniors housing situation in comparison is much better, with a good balance of supply and demand for RGI housing. This is:

- reflected in lower incidence of serious housing needs among very low income seniors (40%); reflected in relatively short (and stable) waiting lists for seniors RGI housing; and

- a result of the relatively high levels of seniors RGI housing production over the past 10 years.

While some continued production of senior citizen housing is needed to deal with some serious needs, the need for senior citizen housing is much less, and in no way comparable to the more extreme need for family RGI housing.

6. NEED FOR RGI HOUSING FOR RENTING NON-ELDERLY SINGLES AND OTHER RENTERS, SPECIAL NEEDS GROUPS, AND HOMEOWNERS

6.1 Needs For RGI Housing for Other Renters: Non-Elderly Singles and Families Without Children

The non-elderly singles households group is the largest of the renting sub-groups. Nearly 28,000 renting single person households are to be found in The City of Ottawa, as compared to some 18,000 renting families with children and some 15,000 renting senior citizen households. Significance of this group for social housing lies in more than size alone, since its membership contains a large portion of "special needs" groups (e.g. disabled and deinstitutionalized persons) to be discussed in Section 6.3 below.

6.1.1 Housing Needs As of Renting Non-Elderly Singles and Other Renters As Indicated By Census Data

Housing Needs for Renting Non-elderly Singles: Analysis of Census data indicates substantial incidence of housing problems among non-elderly single renters. This is indicated both by numbers of cases in need, and by the intensity of need, especially among the very low income group. In all, some 5,300 very low income single persons' households have serious unmet housing needs,* and another 5,200 single person households have moderate housing needs. Overall, the incidence of serious housing need among singles was the highest noted for any of the household categories examined: over 90% of very low income singles have serious housing needs. (See Display 6.1.)

Because the renting non-elderly singles' group is so large, it constitutes a major portion of those with unmet housing needs. Indeed, more non-elderly single person renting households have unmet housing needs than either renting families with children or seniors.

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* These are mainly problems of affordability, but nearly 1,600 (5.6%) have housing adequacy problems because of crowding or poor housing condition.

Housing Needs for Renting Families Without Children*: Housing needs of renting families without children are least serious of the four groups we have examined. Among this substantial group of some 11,000 households in the City of Ottawa, only some 600 are estimated* to have serious housing needs. See Display 6.1 below.

Display 6.1

Need for Assisted Housing for Renting Non-elderly Singles and Families Without Children

Most Serious Need Group Indicated in Bold

Income Groups	Non-elderly Singles No Housing Needs	 Unmet Housing Needs	Families Without Children No Housing Needs	 Unmet Housing Needs
Very Low Income Group	515 (8.9%)	**5,260** **(91.1%)**	417 (39.7%)	**632** **(60.3%)**
Low-to-Moderate Income Group	2,765 (34.7%)	5,195 (65.3%)	2,794 (83.7%)	543 (16.3%)
Middle-to-High Income Group	12,640 (89.8%)	1,440 (10.2%)	6,300 (97.2%)	183 (2.8%)
Totals	27,815		10,869	

6.1.2 Indications of Demand for Renting Non-Elderly Singles and Others

There is no major established system of RGI assisted housing for non-elderly single persons or families without children. Thus no waiting lists exist for these persons.

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* The reader is reminded that housing needs among two parent families with children and families without children are estimated in this analysis. See Section 3, Methodology and Appendix C.

6.1.3 Supply for Renting Non-Elderly Singles and Other Renters

Current Supply of Affordable Private Market Housing

Available data indicate that the supply of affordaable housing for singles, especially rooms in rooming houses, has declined greatly during the past 10 years. (For details, see P. Barnard Associates, Housing Market Analysis for the City of Ottawa, 1984.)

Current Supply of RGI Housing

Other than housing provided for disabled individuals or other special needs groups, there is virtually no RGI housing provided for non-elderly low income single persons or families without children in Ottawa-Carleton.

The only exception to this is a City of Ottawa program (no senior government involvement) which provides rent supplement assistance for 80 units of housing in the old Limited Dividend portfolio managed by City Living.*

Programmatically, this situation is essentially the same as that existing in other major Ontario urban centres. This is because social housing programs provided by senior levels of government do not allow for assistance to non-elderly singles or families without children unless they are disabled.

Yet the population in question represents an extremely large portion of the City's population experiencing serious, and sometimes desperate needs. As well, the group in question is, in total extremely large, representing some 5,000 households of approximately 13,000 renting households with serious unmet housing needs in the City of Ottawa.

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* City Living also operates group living homes and a "low rent" rooming house.

6.2 Special Needs (Disabled, Deinstitutionalized etc.)

Groups of concern include: physically handicapped persons, developmentally handicapped persons, ex-psychiatric patients, ex-offenders, and others with needs for housing which requires special design or service supports.

6.2.1 Reliable Statistical Data are Difficult to Establish

With the exception of the physically handicapped, who are served by both OCRHA and City Living, no established or reliable sources exist for "counts" of housing needs for persons in these special groups. Principally this is because the groups are so diverse, and because (with the exception of the physically handicapped), no overall housing programs meet their needs. No overall programs meet their needs because most of the non-disabled people in these categories are non-elderly single persons, not served by existing social housing programs. Census needs of these groups are therefore only indicated within the broad category of households of single unattached individuals. (See Section 8.6.4.)

While firm Census data are not available, some indications of need are provided by groups which presented briefs regarding housing and special needs groups. Some observations are adapted from materials of Barnard Associates, for example: (1) Ottawa YM-YWCA: the Ottawa 'Y' has a long history of providing temporary shelter for transients and homeless persons, and emphasised in its brief to the study team, the extent to which these needs are not being met. The 'Y' also advocates that the City consider assuming responsibility for providing more affordable housing for these groups; (2) Social Planning Council re: Youth Services Bureau --Centre 313: among the needs identified in its brief "The Housing Crisis: Directions for Centre 313": an alternative source of emergency housing for young males over 18 years of age was given great priority. (Currently, this group is eligible for accommodation at various facilities which are not considered to be suitable placements for young adults who are not already "hardened" to street life.); and (3) Ottawa Salus Corporation. Salus was formed in 1977 to provide shelter and rehabilitative care to psychiatricially disabled persons, and operates a halfway house and six cooperative homes, serving a total of 35 clients. Their brief estimated 2,000 psychiatrically disabled residents with housing needs in the Region, of which the majority are single, separated or divorced. (Similar briefs regarding the psychiatrically disabled were received from the Ottawa-Carleton Branch of the Canadian Mental Health Association and the Ottawa-Carleton Regional District Health Council.)

6.2.2 Current Housing Supply for Special Needs Groups

Currently, there is a supply of over 900 units of Special Needs housing in Ottawa-Carleton, most of which is located in the City of Ottawa. This is comprised of several key components:

1. Approximately 434 units provided by private non-profit and cooperative housing organizations (includes special housing for a wide variety of groups: group homes and sheltered housing environments for: mentally retarded persons; released psychiatric patients; ex-inmates discharged from prisons; battered women and so on;

2. In addition, over 500 units are provided to handicapped individuals and families within the general family and senior citizen portfolios of Ottawa-Carleton Regional Housing Authority and City Living.

6.2.3 Match of Supply to Need

A considerable portion of special needs housing is meant to assist persons who have special requirements for support -- a sheltered environment after leaving an institution, for example.

A wide range of such housing is available in Ottawa. Such housing, for example, includes: about a dozen homes for ex-alcoholics, half a dozen or more homes for released legal offenders, about half a dozen homes for abused women and children, some 8 homes for physically disabled, half a dozen homes for youth with emotional problems, 4 homes for the psychiatrically disabled, three homes for the mentally retarded, and others for unwed mothers, and others.** Even so, there are significant shortages reported. For example, the recent report A Matter of Urgency: the Psychiatrically Disabled in the Ottawa-Carleton Community* echoed needs described by the Salus brief, estimating a need for housing for some additional 600 persons in sheltered environments (persons who have been deinstitutionalized and returned to the community).

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* A Matter of Urgency, Canadian Mental Health Association, 1982.

** Special Needs Housing Directory, December, 1982, Social Planning Council of Ottawa-Carleton.

Similarly, many informants interviewed noted the lack of a shelter for homeless women as a very specific need in the "special housing" category. Several organizations offer hostel type accomodation to homeless men, but no such accomodation exists on a permanent basis for women in Ottawa. Other needs were noted for other groups as suggested in discussions above of briefs from the Ottawa "Y", and Social Planning Council.

The recent Regional Housing Statement notes with accuracy that the problem of assessing needs for these groups is difficult, there being no overall "lists" statistics or relevant indicators. (See 8.6.4 regarding need for improved data and methods to understand these problems.)

6.2.4 Special Needs Within an Overall Housing Affordability Framework

Although specific shortages for certain types of supported housing (e.g. group homes are a major problem), problems in supply also appear to lie more in the general lack of affordable housing in which "special needs" clients can be housed if the need for a special sheltered environment passes.

A key problem according to many persons concerned with special housing is that there is "no place for people to go" after the need for special support ends. (Part of the overall problem of housing for singles, and the disappearance of affordable accommodation within the City.) The critical need for many of these people is normalized, low cost housing to which they can move, (also making room for new persons in sheltered housing environments. For example, with respect to homeless and transient individuals, in its brief presented to the larger study team (of which this study is part), the Ottawa "Y" concurs with the findings of the Elizabeth Fry Society Study (Housing in Ottawa-Carleton: A Women's Issue, November, 1983), that affordability, and especially for women is the major housing problem for the City. Similarly, in its brief, the Social Planning Council indicated that more affordable housing for youth was a criticial component of any response to special needs of this group.

6.3 Housing Needs Among Homeowners

6.3.1 Indications of Need and Demand

To examine housing needs, 1981 Census data were analysed within the same format as the above tables prepared for families, singles etc. These data, for lone parent families, other families, senior citizens, and non-elderly single person homeowners are shown in Display 6.2 following.

Generally, these data show that, within the City of Ottawa, very few owners experience problems of housing affordability or adequacy. In fact, of four groups examined, none was shown to experience housing problems as great as those found for renting families, non-elderly singles and seniors. Indeed, among the group of owners of greatest usual concerns for social housing analysts, senior citizen owners, only 13.2% evidenced housing problems of any kind (as compared to 31.8% of renting seniors).

6.3.2 Housing Problems of Owners are not a Major Problem for the City of Ottawa

Overall, the data suggest that by extent and severity of problems, homeowners' affordability and adequacy problems are not a major concern for the City. This is especially true, since many of the cases who indicated experiencing problems may be doing so because of overconsumption of housing (that is, because many are "buying" far more housing than they require). Indeed, many of the senior citizen households experiencing affordability problems, for example, live alone and have substantial equity in their homes. Such senior households could in theory better satisfy some of their housing needs merely by reducing or adjusting housing consumption to generate income from their equity. Some of these problems could be aided through programs to create additional rental units in senior citizen owner's homes, reversible mortgages, or (in some cases) resolved through the creation of other types of support systems to aid seniors in changing their housing consumption. Such other solutions could include budget counselling, or in some cases "rehousing" counselling, solutions which lie on the social services side of public action rather than on the housing policy side.

In conclusion, some actions may be called for in this area, but not mainly in the housing policy area per se. Affordable housing for renters, remains the key social housing problem for the City of Ottawa.

Display 6.2

Housing Needs Among Four Groups of Homeowners (Most Serious Need Group Indicated in Bold)

	Lone Parent Families		Other Families	
Income Groups	No Housing Needs	Unmet Housing Needs	No Housing Needs	Unmet Housing Needs
Very Low Income Group	90	**365**	235	**915**
Low-to-Moderate Income Group	605	335	3,380	885
Middle-to-High Income Group	1,740	280	19,380	2,020
Totals	3,415		26,815	

	Senior Households		Non-Elderly Singles	
Income Groups	No Housing Needs	Unmet Housing Needs	No Housing Needs	Unmet Housing Needs
Very Low Income Group	385	**1,060**	35	**250**
Low-to-Moderate Income Group	2,670	610	170	280
Middle-to-High Income Group	7,520	365	2,150	700
Totals	12,610		3,585	

6.4 Summary

Overall, the analysis of needs for housing for renting non-elderly singles, renting families without children, and homeowners indicated:

- extensive needs for RGI-type housing assistance among non-elderly singles. Analysis of Census data indicated that non-elderly singles with very low income had the greatest incidence of unmet housing needs of any of the groups examined: over 90% of non-elderly singles with very low incomes were found to have serious housing needs.

  Indeed, singles' housing needs were found to be more intense than those of even families, mainly it was speculated because of: (1) the decline in rooming house stock in the past decade; and (2) the fact that no main social housing program provides RGI housing to this group.

- only modest housing needs were found among renting families without children, and homeowners of all types.

Because of data limitations, it was not possible to provide an assessment of Census indications of housing needs of special needs groups (disabled, ex-inmates etc.). Therefore, no specific needs were identified as critical, other than: (a) overall need for more affordable housing for members of the singles special needs group, especially to the extent that this group is (mainly) part of the larger singles population; and (b) probable need for a hostel for single women.

The study results point to the need for provision of RGI housing for very low income non-elderly singles (many of whom will be special needs cases) as a major housing need for the City of Ottawa.

7. FURTHER ANALYSIS OF RELATED ISSUES

7.1 Geographic Patterns of Housing Needs, and Supply With the City of Ottawa

7.1.1 Patterns of Need and Demand Within the City of Ottawa

Geographic distributions of need for RGI assisted housing for reasons of affordability or inadequate housing are indicated in Display 7.1 below. This display shows the distribution of housing needs as identified through the 1981 Census analysis, for four groups: families with children, seniors, and singles, and families without children, for three sub areas of the city (See next page for a map of these three sub-areas):

1. Zone A (most inner city neighbourhoods);
2. Zone B;
3. Zone C (more outlying areas of the City).

Key observations are:

- A higher proportion of families have housing needs in Zones A and B (the two inner city areas) (69-72%) as compared to Zone C (63%);

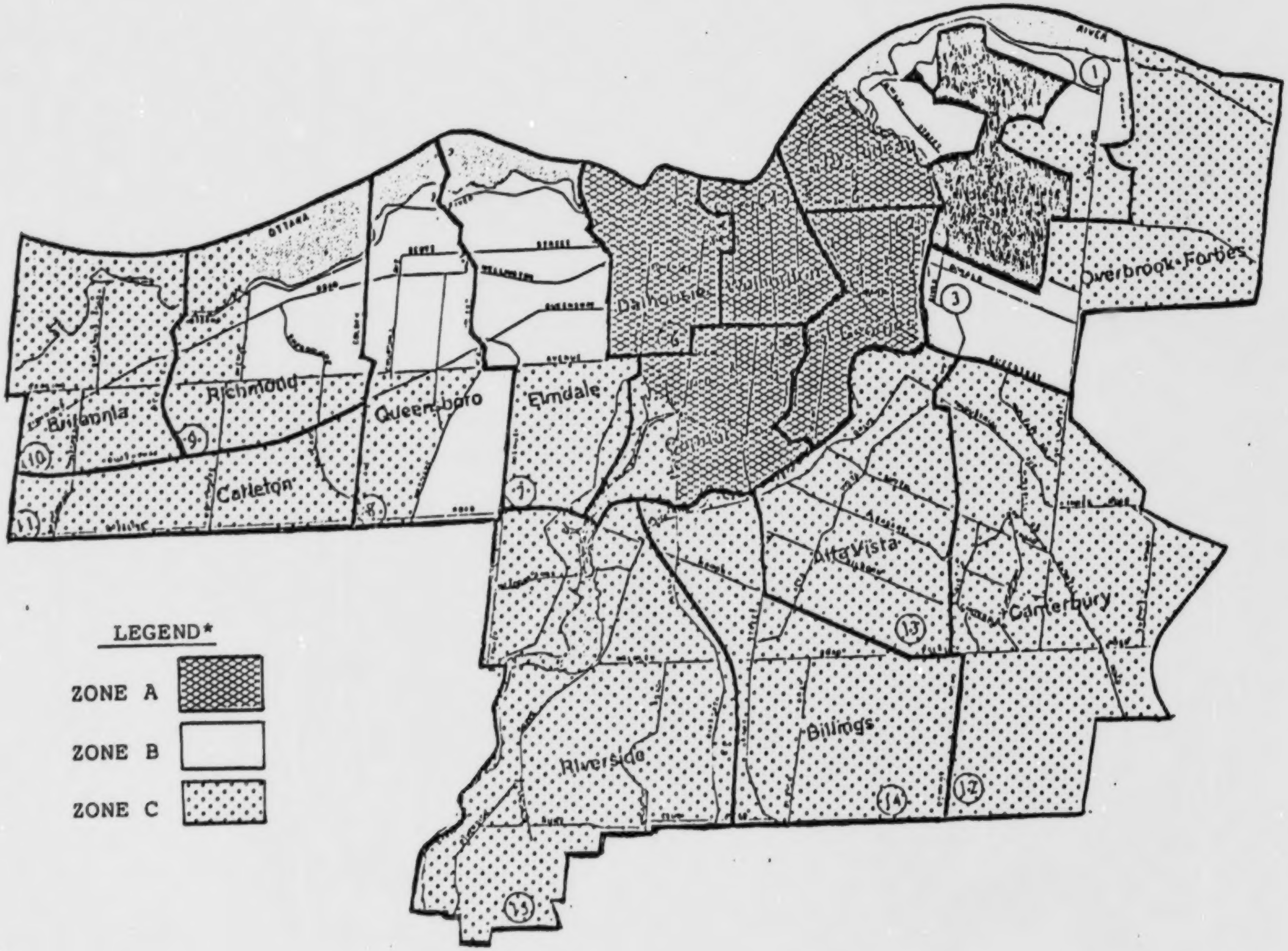
- Approximately equal numbers of families with unmet housing needs are found in: (a) the two inner city areas combined; and (b) Zone C.

- Senior renters with housing needs are somewhat concentrated within the two inner city areas.

- The majority of non-elderly singles with unmet housing needs are concentrated in the most inner city area, Zone A.

- Within that area, needs of this group are more intense than in outlying sections of the city.

CITY OF OTTAWA



OTTAWA
RIVER
1
3
Overbrook-Forbes
Dalhousie
Wellington
Capital
Elmdale
7
Queensboro
8
Richmond
9
Britannia
10
Carleton
11
Alta Vista
13
Canterbury
12
Billings
14
Riverside
15
LEGEND*
ZONE A
ZONE B
ZONE C

*Refer to Appendix F for details.

Display 7.1

Patterns of Need* for RGI Housing Among Three Groups of Renters for Three Sub-areas of the City of Ottawa Number and Percentage With and Without Housing Needs

Area and Need* Pattern	Families With Children	Seniors Households	Single Person Households	Families Without Children	Total Number With Housing Needs*
Zone A (most central neighborhoods)					
Households with unmet housing needs*	2,484 (29.6%)	1,985 (39.5%)	5,350 (51.4%)	406 (34.3%)	10,225 (40.9%)
Zone B					
Households with unmet housing needs*	1,760 (21.0%)	1,165 (23.2%)	1,545 (14.8%)	245 (20.7%)	4,715 (18.9%)
Zone C (most outlying areas of the city)					
Households with unmet housing needs*	4,141 (49.4%)	1,880 (37.4%)	3,520 (33.8%)	534 (45.1%)	10,075 (40.3%)

* Includes both serious needs, among very low income households, and moderate housing needs among low to moderate income households. Note, because of rounding of "cell" statistics by Statistics Canada, estimates for small areas may, when totalled, differ from City wide totals by up to 1%.

7.1.2 Geographic Distribution of Supply of RGI-Type Housing Within the City of Ottawa

Supply of RGI-type housing for families and seniors is distributed in the City as shown below in Columns A and D of Display 7.2. (Note that we have included a portion of the City's Limited Dividend units within the RGI category as a best treatment of this type of housing which may rent at RGI-type rents.) Hereafter the term RGI housing is used as including these additional units. Also shown is the estimated number of households with unmet housing needs.

Generally, these data show great concentration of RGI-type units (especially for families) Zone C -- in the more outlying areas of the city. (About three-quarters of Ottawa's family RGI housing is in Zone C.)

It is assumed that RGI housing is more effective if it can be provided to families and seniors in their own neighbourhood or area, since economic and social patterns are not disrupted. With this assumption in mind, effectiveness of the distribution of RGI housing can be assessed in the following way.

> Effectiveness can be assessed statistically by estimating the number of households in need for each unit of RGI housing likely to be available in a year in a given area of the city. This is computed as a ratio:
>
> $$\text{Ratio} = \frac{\text{estimated number of households in need in a given area}}{\text{number of units expected to "turnover" in a year}}$$

Estimates for this indicator* are presented in Display 7.2, columns C and F for renting families and renting seniors for the three sub-areas of the city.

---

* This ratio is an interesting social indicator, since technically speaking it can be interpreted as the number of years a household would have to wait for assisted housing if all households with unmet housing needs waited in turn until units came available.

Display 7.2

Distribution of Supply of RGI Housing in Relation to Households with Unmet Needs and Ratio Indicator of RGI Availability[a] Across Three Sub-areas of the City

	A # RGI** Units	B Renting Families With Unmet Needs*	C Availability Ratio (Families)	D # RGI Units	E Renting Seniors With Unmet Needs*	F Availability Ratio (Seniors)
Zone A (most central neighborhoods)	966	2,484	23.4[b]	1,626	1,985	15.3[b]
Zone B	385	1,760	41.6	1,567	1,165	9.3
Zone C (most outlying areas in the city)	3,356	4,141	11.2	2,723	1,880	8.6

* Includes both serious needs (among very low income households) and moderate housing needs (among low to moderate income households).

** Note: comparisons cannot be exact, since RGI estimates are current, and need estimates are based on data from 1980 and 1981.

[a] assumes that turnover in RGI-type housing is 11% per annum within family RGI housing, and 8% per annum within senior citizen RGI housing.

[b] each ratio is computed as:

$$\text{ratio} = \frac{\text{number of households with unmet housing needs}}{\text{RGI* units x turnover rate per year}}$$

7.1.3 Discussion of Indicators of Availability of RGI-Type Housing Across the City

The data in Display 7.2, show great variations in the availability of RGI housing across areas, and somewhat different patterns as well for seniors and families:

- The ratio indicator is consistent with prior data analyzed, showing much greater availability of senior citizen RGI housing. Overall, many more families are competing for each unit of family RGI housing, as compared to seniors.

- Family housing is most available in more outlying areas of the City (Zone C), where 11.2 families with unmet needs are found for each unit available in a year.

  In the inner city areas, two to three times as many families must compete for each RGI unit, the Zone B area having the most families for each unit available in a year (41.6 families per unit).

- Seniors housing follows a somewhat similar albeit less extreme pattern, with many more seniors competing for each RGI unit in the Zone A (15.3 senior households per unit available in a year) as compared to Zones B and C (8.6 to 9.3 senior households per unit available).

These indicators are striking in illustrating the inadequacy of existing RGI housing programs to aid the large numbers of households in need. They also indicate the relative lack of RGI housing in the inner city area.

A clear implication of this is that the greatest unmet need for RGI housing within the City is in the inner city areas (where land costs make building new units most expensive).

Below, we will consider significance of this observation in a Regional context.

7.2 Geographic Patterns of Housing Needs and Supply Between the City and the Region

7.2.1 Distribution of Need and Demand

Distributions of social housing requirements and RGI housing between the City and the balance of the Region provide a key element in the overall social housing situation. Key data examined from the Census indicate that while affordability problems are severe within the City, significant affordability problems are also to be found throughout the region as a whole. This is shown below in Display 7.3.

These data indicate clearly that a substantial need for RGI housing exists in area municipalities outside of the City of Ottawa, about 32% of renting family affordability needs, and 20% of seniors' affordability need.

Display 7.3

City of Ottawa and Region* Distribution of Renting Households with Affordability Housing Needs
(very low or low-moderate income households paying more than 25% of income for rent**)

	City**of Ottawa	Rest of Region	Total
Families with children	8,045	3,810*	11,855*
Senior citizen households	5,223	1,332	6,555
Non-elderly singles	10,970	2,325	13,295
Families without children	1,116	529*	1,645*

Validity of these counts is reflected in the Regions' own study of Demand for Non-Profit Housing (1983), which estimated demand for family RGI non-profit housing as divided 73% City and 27% for the rest of the Region, and demand for seniors' RGI non-profit housing as 64% for City of Ottawa, and 36% for the rest of the Region. As we note below, these indications match significant increases in demand for OCRHA family assisted housing from households in the other area municipalities of the Region.

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* Estimated from Draft Regional Housing Statement, Region of Ottawa-Carleton.

** Note that use of the 25% criterion without inclusion of adequacy needs results in slightly different figures from those noted earlier to the City.

7.2.2 Distribution of Supply: City-Region Differences in Match to Demand

While estimates of need show most need in the City, virtually all RGI housing is within the City of Ottawa. Study estimates of the distribution of RGI housing indicate that about 96% of the Region's RGI family housing is located within the City of Ottawa. Similarly, about 91% of the Region's RGI seniors' housing is located in the City of Ottawa.

Implications of this distribution are suggested in Display 7.4 (next page) which shows Ratio indicators Columns C and F parallel to the earlier analysis regarding distribution of housing needs and supply across sub-areas of the City.

The analysis shows dramatic differences between the City and the Region for both renting families with children, and renting seniors, but especially families. Renting families with housing needs in area municipalities outside the City face more than ten times the competitions for RGI units in their areas than do similar renting families in the City of Ottawa. Less extreme, but still significant, renting seniors with housing needs in municipalities outside of Ottawa face more than two and a half times the competition for RGI units in their areas than do seniors in the City of Ottawa.

Impact of these imbalances, and a striking pattern of demand, is reflected in rapid increase in demand for family housing from areas of the Region outside of the City in 1983. Family RGI housing demand from other areas of the Region, more than doubled in 1982-1983, from about 6% of the total OCRHA waiting list in 1982, to 14% in 1983 with indications of continuing increase in the proportion of RGI housing demand coming from the other area municipalities.

This may reflect rapid growth in low income populations in the rest of the Region, a phenomenon suggested by high rate of growth in lone parent households since 1976 (Overall, although Ottawa still has a higher concentration of lone parent families than other area municipalities, other area municipalities in Ottawa-Carleton noted much greater increase in lone parent families in the period since 1976, 48% increase, as compared to an Ontario average of about 24%.

While most unmet housing needs are within the City, these data suggest that particular and intense problems face the smaller numbers of households with unmet housing needs in the rest of the Region.

Display 7.4

Distribution of Supply of RGI Housing in Relation to Households with Housing Affordability Problems Comparing the City to the Rest of the Region*

Area	A # RGI* Units	B Renting Families With Unmet Needs*	C Availability Ratio (Families)	D # RGI Units	E Renting Seniors With Unmet Needs*	F Availability Ratio (Seniors)
City of Ottawa	4,707	8,045	15.5*[b]	5,916	5,223	11.0*[b]
Rest of Region	214	3,720	158.0	586	1,332	28.4

[a] assumes that turnover in RGI* housing is 11% per annum within family RGI housing, and 8% per annum within senior citizen RGI* housing.

[b] each ratio is computed as:

$$\text{ratio} = \frac{\text{number of households with unmet housing affordability needs}}{\text{RGI* units x turnover rate per year}}$$

* Figures differ slightly (lower totals and lower ratios than ratios for within City analysis, since City analysis included unmet housing needs for reason of inadequate housing).

7.2.3 Resulting Mobility Effects Have Important Policy Implications

These variations are important for the City of Ottawa, not because they demonstrate the City's richness in social housing, but rather because of noteworthy implications for City residents, and for the City economically and socially.

Because of lack of RGI housing in the rest of the Region, and growing Regional demand noted above, the imbalance is predicted to create modest but steady transfer of very low income households from other municipalities to the City of Ottawa.

This is important for two reasons:

1. Our analysis estimates that the City increases its poverty population steadily, by about 52 families per year*, because of the lack of housing alternatives in the rest of the Region.

   This may result in a substantial addition to the City's population of low income households, perhaps over 500 families over the period 1981-1990. (These estimates could be low, if as some data suggests, the percentage of non-City-of-Ottawa families on OCRHA waiting lists has increased rapidly in the past few years.)

2. Families within the City face more and more difficulty in accessing the stock of RGI housing that has traditionally been available to City residents (and originally developed by senior levels of government with City financial support).

The point of these observations is not to suggest that the "poor" should be "unwanted", or that the City should wage a "fair share" housing battle with the rest of the Region. Rather, the point is to illustrate that increasing RGI housing needs in areas of the Region outside The City of Ottawa have major policy implications for the City that should be considered.

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* Analysis: This estimate is derived in the following way: In 1984, 14% of the waiting list for OCRHA family housing was from area municipalities outside of the City of Ottawa. On average, these families should, when placed, be placed throughout the OCRHA portfolio, with a .957 probability of final residence in the City of Ottawa, since 95.7% of the Region's family RGI housing is located in The City of Ottawa. These estimates could be tested by examination of actual tenant placements.

7.3 Competition for Housing Between Higher and Lower Income Groups in Ottawa

Previously, we have noted that one factor in the housing problems faced by low income families and individuals is their inability to compete for affordable housing with higher income groups. In fact, many higher income households rent low cost accommodation, because they prefer to spend their extra dollars on food or travel, for example, than on housing. They often are able to "out-bid" lower income tenants because they appear safer for landlords, and may also appear to be "better" tenants. (Higher income tenants also may more readily obtain "converted" or "white painted" units from which lower income tenants are displaced.) Validity of this hypothesis is well established in housing folk lore -- of landlords not wanting to rent to welfare recipients, families with children, etc. Evidence of a firmer sort is also seen in the increasing difficulty faced by OCRHA in establishing rent supplement contracts with private landlords. With a tight housing market, OCHRA officials indicate, landlords don't want and don't need rent supplement tenants.

7.3.1 Is Competition for Affordable Housing a Major Factor in the Ottawa Situation?

Competition for housing between income groups is a problem in any tight housing market. But we speculated in the course of our investigation as to whether or not this could be a factor in the apparently serious housing situation in Ottawa. One explanation heard during the research, as to why the Ottawa housing situation is severe was: "that Ottawa's higher income civil servants are able to bid housing away from low income families and individuals, in a way which exceeds the competition situation in other major cities".

Search for evidence regarding this hypothesis led to data from The Province of Ontario's surveys on rents which have been conducted since 1976 to monitor impact of Rent Controls. Examination of data from the 1983 survey provided relevant evidence. This report showed tables for each of five major southern Ontario cities, indicating rents of units occupied, by income of household (income over or under 20,000).

To test the hypothesis that competition for affordable housing favored the well-off to a greater extent in Ottawa than in other cities, the Ministry of Housing survey data was used to estimate the percentage of "affordable" units occupied by higher income households in each city, with results as shown below (Display 7.5).

7.3.2 Some Evidence that Unusual Competition for Housing Occurs in Ottawa

Evidence from the Ministry of Municipal Affairs and Housing rent surveys seems to confirm the hypothesis that higher income households in Ottawa compete for and gain a much higher portion of the affordable housing stock than do higher income groups in other major Ontario cities, even Toronto. These data do not tell us for certain that this is because of large numbers of higher paid civil servants (as the hypothesis was first set out). But these results do suggest strongly that on the competition side something unusual is happening in Ottawa to intensify the housing affordability crisis.

As well, these data suggest that the magnitude of this phenomenon may be considerable, with perhaps several thousand lower income households displaced* from affordable housing (compared to what might occur with occupancy patterns similar to other Ontario metropolitan areas).

Display 7.5

Percentage of Affordable Units (rent for $350 or less)
Occupied by Higher Income Households (over $20,000 income p.a.)
In five Southern Ontario Cities in 1983)

City	Percentage of Affordable Units Occupied by Higher Income Households
Metropolitan Toronto	41.5%
City of Ottawa	46.7%
City of Hamilton	35.0%
City of London	36.0%
City of Windsor	35.1%

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* For example, consider the degree to which (by this estimate), Ottawa's high income households exceed those of Toronto in occupancy of lower rent apartments (occupying some 5.2% more of the affordable stock than do higher income families in Toronto. First, we estimate from Ministry data, that of some 73,000 rental units in Ottawa in early 1983, about 33,000 of these were private market units in the more affordable area (as defined here) of rents under $350. Then we can estimate that the number of households dislocated (in comparison to Toronto) would be (33,000 x 5.2% =) 1,716 households. The number of lower income households dislocated as compared to Windsor/Hamilton/London (where higher income households occupy only about 35.3% of the more affordable housing would be ((46.7% - 35.1%) x 33,000 =) 3,828 lower income households displaced from more affordable housing.

Some broader conclusions may be appropriate:

1. Because housing competition phenomenon appear to be pronounced in Ottawa, and particularly effective in distorting the rental housing market, special measures may be warranted to deal with Ottawa's need for RGI housing;

3. Mere increase in rental supply may do little to reduce affordability problems, since a significant proportion of any new affordable housing will be rented by higher income households.

7.4 Is the Ottawa Incomes/Poverty Situation a Unique Factor?

Traditionally, housing studies are complemented by concerns and questions as to the extent to which the social housing problem is an income problem rather than a housing problem. This question is not trivial, and gains greater importance, as the economic situation of key target groups is considered. Its importance also grows when we consider the problem in light of Ottawa's traditional role as settlement area for lower income individuals and families.

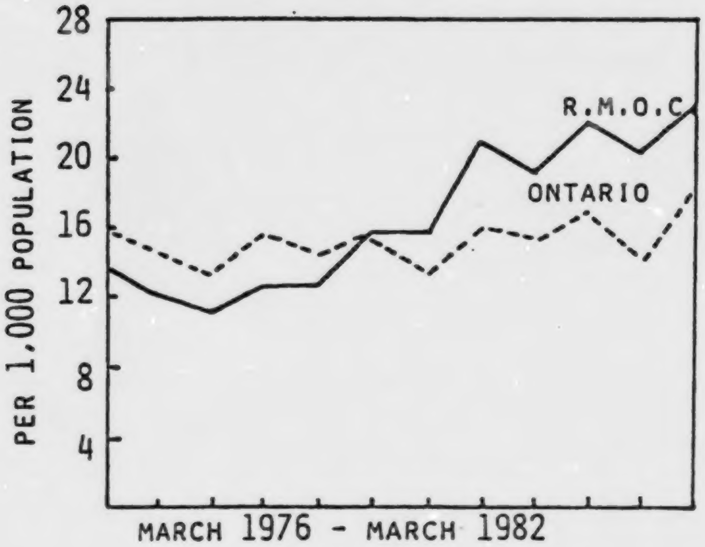
Importance of this question is underlined by the explanation we have probed above, to the effect that economic inability to compete even for lower cost housing, serves to compound the housing disadvantage of the poor. Another telling factor which leads us to consider this issue, as a distinct one in the Ottawa housing situation, is the apparent growth in Ottawa-Carleton, (and especially in the City of Ottawa) of a very large population of extremely poor individuals and families.

This growth in very poor households, especially for low income individuals as indicated by General Welfare Caseloads, is noteworthy in the period 1976 to 1982, and exceeds the same trends for Ontario as a whole. (See Displays 7.6 and 7.7 next page.) That this should occur in Ottawa-Carleton, in the face of popular views that Ottawa has missed many of the negative effects of recent economic recessions, is most surprising.

Further research at the City or Regional level may help to clarify these matters. **But the important point for the City is that this very significant group within the City may call for an incomes strategy to complement housing approaches.**

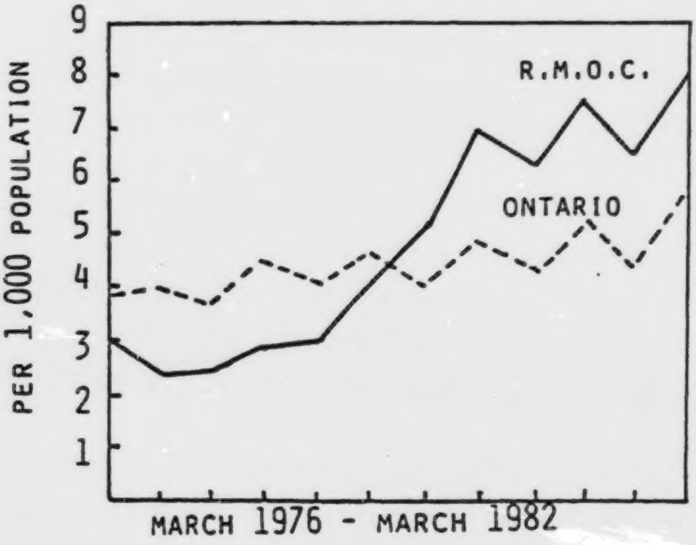
Display 7.6

Growth in General Welfare Population — All Recipients



Display 7.7

Growth in General Welfare Population — Single Recipients



PART III
CONCLUSIONS

Within Part III:

Chapter 8. Examines some likely projections of the affordability housing crisis to 1989; some suggested priorities and targets; the need for a revised concept of eligibility of singles for RGI housing; research needs and other issues.

8. SUMMARY ASSESSMENTS

8.1 An Affordability Housing Crisis?

In 1984, there seems solid grounds for labelling of the City of Ottawa housing affordability situation as a "housing crisis". Elements of this situation include:

- Extraordinary affordability and housing adequacy problems indicated by Census data for particular renter groups, especially families with children, seniors and non-elderly singles.

- Rapidly increasing demand for family RGI housing, in the period 1979-1984, with over 2,000 families on waiting lists for RGI housing at the start of 1984.

  Origins of this housing problem in a vacancy rate which fell rapidly from 3.7% in April 1980, to .2% in October 1983; now with Ottawa characterized by the lowest vacancy rate of any metropolitan area in Canada (CMHC, 1983), Ontario's housing problem might be characterized as Ontario's least effective private housing market in providing affordable housing.

- Intensification by: growing poverty of a seemingly permanent type; competition between higher and lower income groups for affordable apartments; Region-City differences in supply of RGI housing relative to need, (lack of RGI housing in other area municipalities intensifying competition for Ottawa RGI units).

- Indications of very severe situations in the public eye, as regards homeless and destitute families and individuals.*

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* Although the extent of these situations is difficult to verify with scientific accuracy, there can be little doubt from reports of agencies and available research that a noteworthy number of these extreme situations exist, especially the somewhat new instance regarding families with children. (see for example, Children in Poverty, Social Planning Council of Metropolitan Toronto, (February, 1984), which reports number of children in poverty in Ontario has risen dramatically in the period 1981-1982).

8.2 Projections to 1989: A Probable Increase in Severity of the Housing Problem

Of course, the fact that extreme housing problems exist in 1984 does not necessarily mean that these will continue at the same level in the immediate future. Will the situation improve by itself? Statistical analysis provides some insights. (Statistical analysis cannot predict the future, but can, with some usefulness indicate likely outcomes given certain assumptions.)

To this end, projections of the Ottawa housing affordability situation were prepared through a simple computer simulation, showing key social housing outcomes to 1989, given key assumptions. Predicted size of waiting lists is the outcome indicator. Key assumptions and alternatives tested were:

- continuation of production of new RGI units for families and seniors at a rate similar to that evidenced for Ottawa over the past five years;
- that applications for RGI housing, cancellations and housing turnover within RGI housing continue at a rate close to that experienced in 1983; (note that for family housing, the 1983 ratio of applications to cancellations is lower than the previous three and one half years, so this is a conservative assumption, but one that reflects the assumption of continued lack of affordable private market housing).
- two alternative assumptions regarding the allocation of family RGI units in existing municipal non-profit housing: (a) that the maximum proportion available for family RGI units would continue to be 25%, as in the 56.1 program to date; (b) that the Province of Ontario's undertaking to increase this to 35% (plus 5% for handicapped households*) would be in place by 1985.
- assumption of turnover rates for family and senior citizen housing at 11% and 8% respectively.

This model results in one projection for seniors and two (one higher and one lower) for families. These are shown in Display 8.1, next page.

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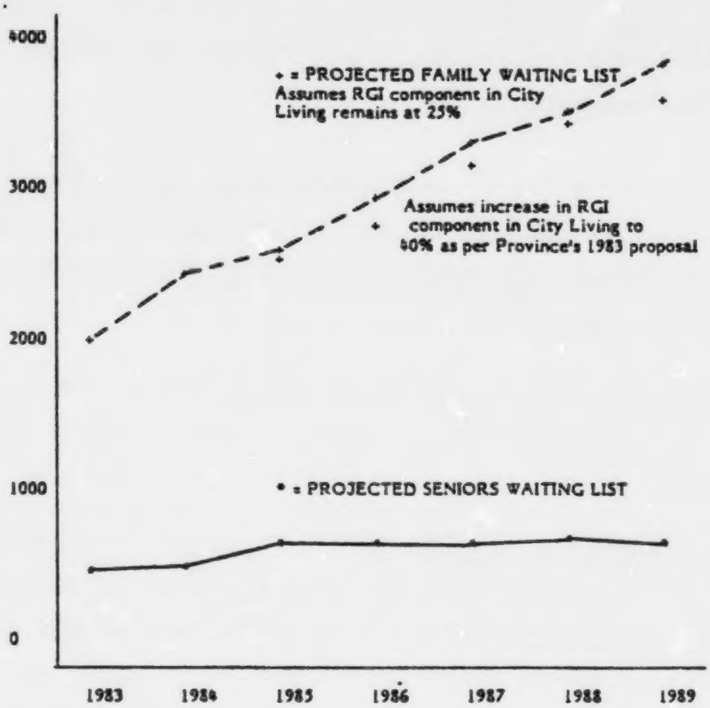
* Draft Regional Housing Statement Update, January, 1984.

Display 8.1

Estimated Size of Waiting Lists for Families (two estimates) and Seniors, 1983 to 1989, Based on Simulation Projections of Demand and Supply (see above for basic assumptions)



These simulation results suggest continuing increase in demand for family RGI housing in the period 1984 to 1989 — with projected increases in the family RGI waiting lists to over 3500 families by 1989. Projection results for seniors in comparison suggest that demand for senior citizen housing will remain generally flat in the period 1984 to 1989, with only a slight increase in waiting lists over that time period.

Overall, these results suggest that the current Ottawa housing problem will not "go away", and indeed that reasonable scenario's tracking development of the current situation show the situation may well worsen significantly during the next few years.

8.3 Some Indicated Priorities

8.3.1 Groups Most in Need

Data on housing needs in 1981 strongly suggest that by magnitude of need, and intensity within the very low income group, the greatest needs for the City of Ottawa are for: (1) **Significantly increased supply of family RGI housing**; (see Section 5 above for details on needs, waiting lists and supply); (2) **Introduction of RGI housing on a major scale for non-elderly singles** (see Chapter 6 above, for details on indicators of need, especially among the very low income group).

8.3.2 Housing Targets for RGI Units

Targets for RGI production were suggested for the Region as a whole, in the recently produced Draft Regional Housing Statement Update. That report suggested urgent need for the Region as a whole, of some 900 family RGI units and 150 seniors' RGI units. Proportionate allocation of these Regional targets (by population) to the City of Ottawa would suggest urgent need for about 495 family RGI units and 82 seniors units. Analysis of the needs and demand data presented here, suggest that these implied targets are extremely low for the City of Ottawa, with true need (and demand) being much greater.

Recognizing that targets might need to be adjusted annually as new housing would be produced, a tentative target of 240 family RGI units and perhaps 50 seniors RGI units, for each of the next five years could be a reasonable one for the City to consider, as desirable from a needs point of view. Production to such targets should be possible for City Living or other providers to provide. (These targets are suggested as additional to units to be switched to RGI under the Ministry's proposal to increase family RGI component in municipal non-profit housing to 35%.) In addition, production of RGI housing for singles, on a more cautious basis would be needed to start meeting the needs of this group.

Overall targets for all of these groups, must of course be determined in light of the City's broader housing strategy, capacity of City Living or other sponsoring agencies to produce and manage, and the housing market situation. Achievement of such targets, commensurate with the City's needs, in the face of senior governments expenditure constraints will be a major challenge.

8.4 Need for a Revised Concept of Who Should Receive Housing Assistance: RGI Housing for Non-Elderly Singles and Families Without Children

Many conclusions follow from the above analysis of housing affordability, needs, and related matters. And these all have implications for: the range of programs and tools available through senior levels of government for response to unmet housing needs.

One gap stands out most clearly as indicating not a weakness of programs, not a lack of funds, but rather a shortfall in societal responsiblity. This gap is the lack of any program to respond to unmet housing needs of non-elderly households without children. Traditionally, this exclusion within social housing programs was based on the premise that such persons should be able to support themselves through employment, or at worst short term receipt of social assistance, and that such persons did not need assisted housing. Generally, it was thought, need for such housing should be "short term", and more a matter of social assistance and social services. This concept of social housing as "not for the non-elderly without children" is a view solidified during the early years of Canada's housing programs. But this view is extremely dated, emerging as it did: (1) before widespread gentrification, redevelopment and whitepainting of inner city neighborhoods of Canada's major cities, and the resulting removal of affordable rooming house stock; (2) before the very rapid growth of single person households experienced in the past few decades; and (3) before the emergence of (apparently) institutionalized unemployment which makes permanent self-support by many impossible, and resulting rapid growth of the singles' GWA group.

This institutionalized gap in programs reflects a view which is clearly incompatible with social and economic patterns in Canada today. It is as well, a view resulting in a program gap which is: (1) not only especially troublesome for Ottawa and other large cities, where such persons are a major social group; but (2) a program gap which may be unconstitutional because of its reliance on age as a criterion for ineligibility*.

However, the strongest argument against the exclusion of singles from protection under Canada's social housing programs is the extraordinary extent of housing needs among this group -- more than 90% of the very low income singles group in Ottawa having serious unmet housing needs.

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* Age is the only criterion which for example, distinguishes the healthy elderly female senior citizen of 60 with access to RGI housing, from a healthy single woman of 55, with no access. Discrimination on the basis of age, is not allowed under the Canadian Charter of Human Rights.

8.5 Research for Monitoring Social Housing Requirements: Need to Improve Information Availability

Generally, a number of gaps and difficulties encountered in this study suggests the City should have better data on social housing needs than is currently available. Below, we will outline some assessments of these data requirements.

8.5.1 Regular Data Sources

Waiting Lists

Among regular data sources, the waiting lists for OCRHA and City Living are the most regularized indicators of RGI housing demand. Because this data has been collected for a long time, its strengths and limitations are well understood.

Recently, the Province proposed creation of a joint waiting list for OCRHA and City Living. This may be a matter of contention, since intricate design of procedures would be needed to satisfy City concerns regarding administration of its own housing portfolio under any joint arrangements.

Yet waiting lists as a housing indicator would be more meaningful, if the Province's recent recommendations for a unified OCRHA/City Living waiting list can be accommodated. Even more effective would be the inclusion of other suppliers (the private non-profits and cooperatives). This would have the advantage of supporting recommendations of the recent Draft Regional Housing Statement Update, to simplify information presented to the public about assisted housing, and to simplify access, since comparable application procedures would probably be required. It should be possible to create a joint listing and relevant administrative procedures without reduction of automony of the distinct housing organizations involved.

Within the area of waiting list design and administration (and especially the design of reports), creation of common categories between the two main waiting lists (OCRHA and City Living) would improve use of these data, and also the creation of more refined breakdowns (e.g. breaking out singles, for example, and families without children, from families with children. Similarly, various aspects of the waiting list information gathering process would be greatly improved by computerization.

CMHC Vacancy Data

CMHC vacancy data could also be collected in a form which would be much more useful to the City. Most importantly, the fact that the vacancy survey is limited to apartment buildings with 6 or more units is seriously limiting.

The main problem with this is that a major part of the housing stock, and especially the more affordable housing stock is to be found in structures with 5 or fewer units. Significance of this difference is suggested by data comparing rent increases measured by the CMHC vacancy survey as compared to a smaller survey of all rental units, in a more comprehensive sample, conducted by the Ministry of Housing annually since 1976. This comparison indicates somewhat higher rates of increase (7% per annum, 1976-1982) for all rental units, as measured by the Ministry of Housing survey, as compared to 5.6% per annum in the same time for CMHC's survey of buildings with 6+ units. (See Regional Housing Statement Update, January, 1984, p. 38)

Other Types of Data

Other types of existing indicators could be collected in a more regularized manner, for example, the City be able to benefit from a revised new format for recording of details on requests for to the Region emergency housing assistance, should the City desire to monitor this as an indication of need in the future.

8.5.2 More Exact Assessment of Need on an Ongoing Basis

Housing planners need a more exact assessment of needs on an on-going basis, particularly in the inter-census years. To consider this, we need only note:

1. Our concerns that the housing situation may have deteriorated considerably in Ottawa since the 1981 Census, so that even at the end of 1983, Census data may not provide an accurate picture and may in fact significantly underestimate need.
2. That new Census data on incomes and rents will not be available until perhaps two years after the 1991 Census, in 1993.

This being the case, the question arises as to the type of information that would allow for more effective ongoing assessments of needs.

Ideally, this information would be collected using a "mixed" need and demand model, sharing certain features of Ottawa-Carleton's Non-profit Housing Demand Survey Method*, and certain features of a study such as the Metro Toronto Assisted Housing Study completed in 1983*.

Such a study would ideally be collected in a Regional framework, for reasons of economy, and in recognition of the Regional nature of many housing needs. Yet the study would include a sample large enough to allow estimates for not only the City of Ottawa, but other area municipalities as well.

8.5.3 Need for Inter-City Data on Social Housing Needs

Ottawa's strategic response to its housing problems might vary significantly, depending upon whether its social housing problems are different from, or similar to other Ontario cities. For example, were Ottawa's housing situation to be significantly worse than other Ontario Cities, then a case would exist for a City strategy to capture scarce senior government resources. On the other hand, indications of similar housing problems among other Ontario cities might point towards a need for more concerted efforts by municipalities to increase total senior government resources for social housing programs.

City strategy would therefore be informed by the development of comparative housing needs data for Ottawa and other Ontario cities. Such data would, ideally show estimates of affordability and adequacy problems for a variety of demographic groupings, as in this report, with similar definitions of need, and a common data collection base.

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* For details on the non-profit demand survey methodology see: Ted Adam Genet Harvey, Pat Streich and others, A Study of Need and Demand for Non-Profit Housing in the Region of Peel, Social Policy Research Associates, 1981. For details on the Toronto study see: Metropolitan Toronto Planning Department, Assisted Housing Study, April, 1983.

Immediate Requirements Could be met using 1981 Census Data: At this time, such data could be developed initially from the 1981 Census, at reasonable cost, showing housing affordability and adequacy problems across a number of cities. It could be used to test the hypthesis that the Ottawa affordability situation is similar to, or worse than that of other major Ontario cities, a reasonable hypothesis given the high Ottawa vacancy rate, and generally weak performance of the Ottawa market in providing affordable rental housing.

Inter-Census Years: Recognizing that the next Census income data will not be available for approximately 10 years, the City may with to review with the province, or with other major municipalities, the development of an economic methodology for assessing housing needs in the inter-census years.

Above, in Section 8.5.2, we discussed approaches for Ottawa to consider for the study of housing needs in inter-census years, specifically: design of a survey combining best features of the "Non-profit Housing Needs Survey" methodology, and methodology of the Metropolitan Toronto Housing Study*.

It should be understood that the "per city" cost of such surveys can be reduced substantially, if they are implemented in several cities simultaneously. This consideration may make such an approach attractive to Ottawa or other cities.

8.5.4 Need for Improved Methodologies for Study of Certain Housing Needs: Special Needs as a Case

In Chapter 6 it was noted that a number of housing needs are difficult to assess, because of lack of methodology, or easily accessible data. One outstanding example of this is the special needs groupings. Data on these groups is scattered or very costly to collect, with the result that overall housing needs studies invariably result in only limited data on needs of these groups.

To improve this situation, senior government bodies concerned with improving housing study methodologies should be encouraged to develop more effective models for researching these needs.

8.6 Housing Needs of Moderate and Middle Income Groups

The report has not closely examined the issue of housing needs of moderate and middle income groups which may face housing difficulties in the current market. Instead, the analysis has focused on most in need of RGI-type housing.

Needs of moderate and middle income groups appear to be noteworthy, however. This is reflected by the heavy demand for market rent non-profit housing (in City Living waiting lists, and also in the Region's non-profit demand survey). These needs may be more important to the City from economic development (rather than social welfare) perspectives. Therefore, these needs should be addressed along with RGI-type in the broader strategy development for Phase II of this study, general market strategy, and also in consideration of the ways in which existing programs with income mix-requirements (Non-Profit and Cooperative Program, or potential programs), or potential programs, and how these programs might better serve these groups.

8.7 Other Issues

Some issues not addressed directly here will be important for overall development of social housing in Ottawa. These include, for example: (1) management; and (2) public information.

In the course of the study, no significant problems were identified with management process or adequacy (for City Living or OCRHA) in social housing. Of course, the study was not equipped to closely identify such problems, the only opportunity for examining these issues being in interviews with key informants. Development of more exact understanding of these issues, through more direct research (e.g. tenant surveys or other approaches) should be a matter of concern for the City in the future.

Public information: although no research exists on the impact of information on use of assisted housing, a number of suggestions provided in the Regional Housing Statement Update point to needs in this area which should be considered in further reviews of social housing in Ottawa.

8.8 Policy Directions

Remedy of Ottawa's current affordability housing crisis will call for a good assessment of policy options and directions for the City.

To this end further observations on programs and possible directions in social housing for the City of Ottawa will be provided in a brief report on SOCIAL HOUSING POLICY AND STRATEGY IMPLICATIONS FOR THE CITY OF OTTAWA, to be produced later, for Phase II of the housing strategy study.

APPENDIX A:

OVERVIEW OF SOCIAL HOUSING PROGRAMS

Housing Programs

- NHA Section 40: The Public Housing Program
- NHA Section 56.1: Municipal Non-Profit Housing Program
- NHA Section 56.1: Private Non-Profit and Cooperative Housing Program
- NHA Section 44.1A: Rent Supplement Program
- Limited Dividend Housing (NHA 16a, 15)
- Ontario Community Housing Assistance Program (piggybacked onto NHA Section 56.1)
- Ontario Private Assisted Rental Program
- Non-Profit RRAP

Other Programs/Legislation

- Rent Controls
- Social Assistance Rent Supplements (within Provincial Welfare, GWA/FBA, supplements administered by the Region for GWA cases)

NHA Section 40: The Public Housing Program

- Duration: The Public Housing Program has been in operation since the 1940's when introduced by the Federal Government. Its role as Canada's main social housing program was vastly reduced beginning in the mid-1970's, with creation and expansion of programs for non-profit and co-op housing, and rent supplement (see next pages).

- Objectives: The objective of this program was to provide decent and affordable housing for families and senior citizens not able to obtain such housing in the private rental market.

- Description: The program provided for direct Canada Mortgage and Housing Corporation financing for 90% of the mortgage cost of projects, amortized over a 50 year period, with operating losses split (initially) between the Federal, Provincial and Municipal governments on a 50/42.5/7.5 basis. (Currently the municipal contribution has been eliminated). Under this program, 100% of units provided were Rent Geared to Income (RGI) units where household income determined rent, usually with rent being no more than 16% to 25% of income.

- Program: Activity in Ottawa: Through Section 40 of the National Housing Act large volumes of public housing were built for families and senior citizens in Canada in the 60's and 70's. Similar high levels of production were attained in Ottawa, with approximately 3,500 family units and approximately 2,300 senior citizen units in existence by 1974.

  Since the mid-70's developments in Ottawa public housing have paralleled those across Ontario. The program has not been used to develop family housing in Ottawa since the mid 1970's (one project of 10 family units excepted), (although substantial numbers of senior citizen units have been developed under this program, even up to the last few years). No family units have been built under this program since 1975, but approximately 2,500 new senior citizen units have been developed in the period 1975-1984.

  Of the Region's current stock of some 3,500 public housing family units, more than 98% are located within the City of Ottawa. Similarly, more than 90% of the Region's 5,000 seniors' public housing units are located within the City of Ottawa.

- Issues: /Problems: Two major problems identified with the public housing program were: community resistance to family public housing, and the low income groups who would reside there, and undue concentration of low income populations in large housing projects. In retrospect, it appears that these problems were not problems of the program per-se: (1) Delivery of family housing through the non-profit programs has also met noteworthy community opposition; and (2) the issue of undue concentration has been recognized in recent years as more of a design problem, reflected in production of large and inappropriate projects for family public housing (especially high rise projects). Recognizing the effective targeting of the 100% RGI component, many housing analysts speculate now that appropriately designed, smaller public housing projects would be feasible today.

NHA Section 40: The Public Housing Program

- Duration: The Public Housing Program has been in operation since the 1940's when introduced by the Federal Government. Its role as Canada's main social housing program was vastly reduced beginning in the mid-1970's, with creation and expansion of programs for non-profit and co-op housing, and rent supplement (see next pages).

- Objectives: The objective of this program was to provide decent and affordable housing for families and senior citizens not able to obtain such housing in the private rental market.

- Description: The program provided for direct Canada Mortgage and Housing Corporation financing for 90% of the mortgage cost of projects, amortized over a 50 year period, with operating losses split (initially) between the Federal, Provincial and Municipal governments on a 50/42.5/7.5 basis. (Currently the municipal contribution has been eliminated). Under this program, 100% of units provided were Rent Geared to Income (RGI) units where household income determined rent, usually with rent being no more than 16% to 25% of income.

- Program: Activity in Ottawa: Through Section 40 of the National Housing Act large volumes of public housing were built for families and senior citizens in Canada in the 60's and 70's. Similar high levels of production were attained in Ottawa, with approximately 3,500 family units and approximately 2,300 senior citizen units in existence by 1974.

  Since the mid-70's developments in Ottawa public housing have paralleled those across Ontario. The program has not been used to develop family housing in Ottawa since the mid 1970's (one project of 10 family units excepted), (although substantial numbers of senior citizen units have been developed under this program, even up to the last few years). No family units have been built under this program since 1975, but approximately 2,500 new senior citizen units have been developed in the period 1975-1984.

  Of the Region's current stock of some 3,500 public housing family units, more than 98% are located within the City of Ottawa. Similarly, more than 90% of the Region's 5,000 seniors' public housing units are located within the City of Ottawa.

- Issues: /Problems: Two major problems identified with the public housing program were: community resistance to family public housing, and the low income groups who would reside there, and undue concentration of low income populations in large housing projects. In retrospect, it appears that these problems were not problems of the program per-se: (1) Delivery of family housing through the non-profit programs has also met noteworthy community opposition; and (2) the issue of undue concentration has been recognized in recent years as more of a design problem, reflected in production of large and inappropriate projects for family public housing (especially high rise projects). Recognizing the effective targeting of the 100% RGI component, many housing analysts speculate now that appropriately designed, smaller public housing projects would be feasible today.

NHA Section 56.1: Municipal Non-Profit Housing Program

- Duration: Section 56.1 of the NHA, consolidated existing cooperative and non-profit housing programs in 1978. Those programs, (Sections 34.18 and 15.1) were first introducted in 1973. In the period 1973 to 1983, the Non-Profit and Cooperative Housing Programs have been a central part of Canada's social housing programs, and the Municipal Non-Profit program has been an important component.

- Objectives: The objectives of the municipal non-profit program are several: (1) to provide affordable rental housing to both low and moderate income households; (2) to produce income-mixed social housing; (3) to increase rental housing supply; (4) to expand the role of municipalities in housing.

- Description: The program is administered by the Province. The program provides NHA insured mortgage loans with a maximum Federal contribution up to the amount required to reduce the effective interest rate to 2%, and to reduce rents to low end of market (a rent similar to non-rent-controlled rents for similar apartments in the vicinity of the project). Under the municipal non-profit program, the Province can match up to 100% of the Federal subsidy to further subsidize the Rent Geared to Income (RGI) component.

- Program Activity in Ottawa: Program activity in Ottawa has been substantial in the time since the mid-70's, although not adequate to meet growing needs for assisted housing, or to otherwise significantly affect the decline in affordable housing created by the private rental market. From the mid 70's to 1983, approximately 1,400 units had been developed under the municipal non-profit program. Nearly all of these units are in the City of Ottawa.

- Issues/ Problems The program has been well-utilized in Ottawa, with effective implementation by the City's Non-Profit Housing Corporation Several factors, however, confound the efforts of those providing housing under this program, or limit their impact: (1) as with public housing of the 70's, public opposition to non-profit housing continues to hamper developmental efforts. This opposition can usually be overcome, since most projects are smaller than the worst public housing projects of the 70's, and since income mix diffuses opposition. Development is slowed down, however; (2) the 25% limit on the RGI component in family projects greatly reduces effectiveness of this program in responding to the demand for RGI housing, since four units must be built for every one RGI unit provided. This may change with the provincial proposal of a shift to 35% RGI plus up to 5% for handicapped, but even so 2.5 units will have to be built for every RGI unit provided; (3) Setting of market rents to match rents of uncontrolled units in each area, make the market rent units unaffordable for many moderate income households, confounding the broader goal of providing affordable housing to moderate income households; (4) the program fails to assist adequately with Ottawa's pressing need for housing for singles, especially since 56.1 support for singles housing under the municipal non-profit program is nil; (5) if budget allocations are not increased, lack of unit allocations, because of budget limitations set by senior levels of government, will impede production in the next few years.

NHA Section 56.1: Private Non-Profit and Cooperative Housing Program

• Duration:	Section 56.1 of the NHA, consolidated existing cooperative and non-profit housing programs in 1978. Those programs, (Sections 34.18 and 15.1) were first introducted in 1973. In the period 1973 to 1983, the Private Non-Profit and Cooperative Housing Programs have been an important part of Canada's social housing programs.
• Objectives:	The objectives of the 56.1 program are several: (1) to provide affordable rental housing to both low and moderate income households; (2) to produce income-mixed social housing; (3) to increase rental housing supply; (4) to expand the role of and devolve more responsibility for social housing to the non-profit and cooperative housing sectors.
• Description:	The program is directly administered by CMHC. The program provides NHA insured mortgage loans with a maximum Federal contribution up to the amount required to reduce the effective interest rate to 2%, and to reduce rents to low end of market (a rent similar to non-rent-controlled rents for similar apartments in the vicinity of the project). Provincial support for cooperatives and private non-profits are provided under the Ontario Community Housing Assistance Program (OCHAP) see below.) Under this program, the additional subsidy will help provide up to 25% of units in family projects, and up to 50% of units in senior projects as RGI units.
• Program Activity in Ottawa:	Program activity in Ottawa has been substantial in the time since the mid-70's, although not adequate to meet growing needs for assisted housing, or to otherwise significantly affect the decline in affordable housing. From the mid 70's to 1983, approximately 2400 units developed under private non-profit and cooperative auspices, with a total assisted housing potential of approximately 800 units. Nearly all of these units are in the City of Ottawa.
• Issues/ Problems	The program has been well-utilized in Ottawa, with effective aggressive activity by private non-profits and co-operatives. Several factors, however, confound the efforts of those providing housing under this program, or limit their impact: (1) as with public housing of the 70's, public opposition to non-profit and cooperative housing continues to hamper developmental efforts. This opposition can usually be overcome, since most projects are smaller than the worst public housing projects of the 70's, and since income mix diffuses opposition. Development is slowed down, however; (2) the 25% limit on the RGI component in family projects greatly reduces effectiveness of this program in responding to the demand for RGI housing, since four units must be built for every one RGI unit provided. (3) Setting of market rents to match rents of uncontrolled units in each area, make the market rent units unaffordable for many moderate income households, confounding the broader goal of providing affordable housing to moderate income households; (4) if budget allocations are not increased, lack of unit allocations, because of budget limitations set by senior levels of government, will impede production in the next few years.

Ontario Community Housing Assistance Program (only used piggybacked onto NHA Section 56.1)

• Duration:	Established in 1981.
• Objectives:	To facilitate the provision of Rent Geared to Income (RGI) housing in private non-profit and cooperative housing projects.
• Description:	Assists private non-profit and cooperative housing groups by providing additional provincial subsidies up to the amount of the Federal subsidy, to reduce rents. The subsidy provided is 100% of the difference between the established market level rent and the RGI rent.
• Program Activity in Ottawa:	Little used in Ottawa — 10 units.
• Issues/ Problems:	(See non-profit program above, no special problems are noted for OCHAP at this time, pending final interviews).

NHA Section 44.1A: Rent Supplement Program

- Duration: Established in 1973, this program has been a key social housing program in place since cut-back in the role of the public housing program.

- Objectives: The objective is to provide adequate and affordable Rent Geared to Income (RGI) housing for low income families and senior citizens in private rental accommodation.

- Description: Under this program local housing authorities rent housing from private market landlords, usually on the basis of a multi-year agreement. The housing is in turn occupied by households eligible for RGI assistance. Subsidies are shared 50/50 by the Federal and Provincial Governments.

  The program allows considerable flexibility and good community integration, since RGI households may be widely distributed through the community, or placed in communities or neighborhoods where it has not been possible to build other assisted housing. As well, housing may be provided with no capital outlay. Up to 25% of units in family (designated) buildings, or 50% of units in senior citizen (designated) buidings may be rent supplement units. Targeting of the program is good, since every unit is an RGI unit.

- Program Activity in Ottawa: Considerable use has been made of this program in Ottawa in the period since 1973. In November, 1983, the Regional Housing Authority was managing 995 rent supplement units for seniors (nearly all in the City of Ottawa), and 457 rent supplement units for families (75% in the City of Ottawa).

- Issues/ Problems: Significant problems may emerge with this program in the next few years: (1) rents are escalating at a rapid rate, so that new agreements that may be signed will be extremely expensive, and will have to cover fewer units. This points to the fact that public housing is probably cheaper in the long run; (2) agreements with private landlords may not be renewed in the future, so that supply of RGI units under this program may diminish rapidly. Some landlords have already indicated that they will not renew--and private landlords are not as eager to use this program (in a tight rental market, they have no need for the Rent Supplement Program to fill new buildings); (3) some problems of social impact may be occurring in cases where Rent Supplement agreements end, and tenants must move. In the case of very elderly tenants, and some families, these moves may be traumatic.

Limited Dividend Housing (NHA Sections 16a, 15)

- Duration: Program was operative in the late 1950's to early 1970's.
- Objectives: To provide affordable housing for families and senior citizens.
- Description: Private developers were provided with long-term mortgages (50 years) at very low interest rates (4 to 8 per cent), with agreement to limit rate of return. Rate of return is reviewed by CMHC, and rents only raised within the allowable margin between costs and a 5% rate of return. Landlords are bound by these Limited Dividend agreements for at least 15 years after which they may withdraw from the Limited Dividend program if they refinance.

  Limited Dividend housing could also be developed by non-profit bodies e.g. municipalities and others.

  Since private landlords recruited and continue to recruit their own tenants, and since income declarations are not required, it is difficult to determine the extent to which this more affordable housing is being targeted to lower income families and individuals (Limited Dividend housing operated by non-profit organizations, such as the City of Ottawa Housing Corporation, of course, are more likely to target housing to those in need).
- Program Activity in Ottawa: More than 1,300 units of rental Limited Dividend housing were developed under this program, and are now operated by private landlords in Ottawa. Approximately 1,500 additional public Limited Dividend units were developed by the City of Ottawa.
- Issues/ Problems: Several problems exist with this segment of Ottawa's affordable housing: (1) it is impossible to determine how well the private Limited Dividend stock meets needs of low income households, to monitor its potential contribution or otherwise evaluate its effectiveness in meeting social housing needs; (2) some of this private Limited Dividend housing may become unaffordable if withdrawn from the Limited Dividend program (possible withdrawals can now occur at the rate of approximately 300 units per year over the next four years (source: Social Planning Council Housing Memo, September, 1983).

Ontario Private Assisted Rental Housing Program

• Duration:	Introduced in 1983, this program is in existence, but generally not heavily utilized.
• Objectives:	To obtain additional rent-geared to-income (RGI) housing by contracting with private developers to build and provide the housing for low income families or seniors.
• Description:	Builders respond to proposal calls from the Ministry of Housing for projects in selected communities, and seek financing privately. Subsequent to approval by the Ministry and construction, a Private Assisted Rental Program operating agreement provides for RGI units to be made available for renting through the local housing authority. Up to 100% of units can be RGI units. Differences between agreed upon rents and the RGI rent of tenants is subsidized on a 50/50 basis by the Federal and Provincial governments.
• Program Activity in Ottawa:	The program is available in all of Ontario, but has not been very successful because of inadequate incentives for private developers. In Ottawa no units have been developed under this program.
• Issues/ Problems	This program provides better control over the social impact of potential units than did the Limited Dividend program, but it seems to provide far less attractive incentives to investors in todays tight housing market.

Rent Controls

• Duration:	Established in 1975, still in effect at end of 1983.
• Objectives:	Ontario's Rent Review program was established in 1975 to control runaway inflation in the cost of rental housing which was becoming apparent in Ontario urban centres in the period 1973 to 1975. The objective was to prevent hardship to renting households.
• Description:	The program limits legal rent increases to 6% or a higher amount, if legitimate costs require it. Increases higher than 6% must be justified on the basis of evidence of cost increases, and must be approved by the Residential Tenancies Commission. Housing built after 1977, and units renting for over $750 per month are exempt.
• Program: Activity in Ottawa	The Rent Review program operates in all of Ontario including Ottawa.
• Issues/ Problems:	Main concerns with Rent Controls centre on fears as to the impact of their removal: there can be little doubt that, were Rent Controls removed, a sharp increase in rents would follow, with further reduction in the stock of affordable rental housing. It must be noted, however, that rent controls are poorly targeted, and may benefit middle and higher income groups more than low income groups. This is because, in a very tight rental market, Rent Controls may do little to assist those in greatest need, who may move frequently, who may be seen by landlords as unattractive tenants, and who therefore may rent most usually in that segment of the rental stock where Rent Controls are most easily ignored by landlords, or where tenants may be easily subject to illegal extra costs.

Non-Profit RRAP

- Duration: 1973 to present.
- Objectives: (See Peter Barnard Associates for details on rental RRAP).
- Description: Allows non-profit and cooperative housing organizations to supplement funding for completion of projects, where existing housing is acquired and requires rehabilitation.

  Key advantage is that forgiveable portion of RRAP loan is subtracted from loan to be repaid, but not from the Federal subsidy, so that increased rental assistance may be available for low income tenants.
- Program: Activity in Ottawa Extensive use of RRAP since the start of activity under the Non-profit Program, when existing housing is acquired. Estimated utilisation is 150 units per year.
- Issues/ Problems: None noted.

APPENDIX B:
OTHER RECENT STUDIES

Housing in Ottawa-Carleton: A Women's Issue, D. Barton, Elizabeth Fry Society, Ottawa, November, 1983.

Regional Non-Profit Housing Study, Planning Department, Regional Municipality of Ottawa-Carleton, Report 7 to the Regional Council, March, 1983.

Final Report of the Mental Health Operational Plan Sub-Committee, Adult (Non-Elderly) Mental Health Care, 1982-1987. Ottawa-Carleton Regional District Health Council, November, 1982.

A Matter of Urgency: Life in the Ottawa-Carleton Community for the Psychiatrically Disabled, Canadian Mental Health Association, Ottawa Branch, 1982.

Rental Accommodation in Ottawa-Carleton, Report to Planning Committee, Regional Municipality of Ottawa-Carleton, February, 1982.

Income Distribution in the City of Ottawa and the Need for Affordable Housing, R. Kellestine, Department of Community Development, City of Ottawa, May, 1980.

Housing in Ottawa-Carleton, Report to the Planning Committee, Region of Ottawa-Carleton, August 30, 1977.

Meeting the Needs of Low and Moderate Income Households -- the Role of the City of Ottawa, Department of Community Development, City of Ottawa, June, 1977.

Housing in Ottawa-Carleton, Paterson Planning and Research, 1976.

APPENDIX C

C. STUDY METHODOLOGY FOR ASSESSING SOCIAL HOUSING NEEDS

This section of the report briefly outlines some major features of the study method, particularly the use of Census data in estimating potential housing needs, and the related issues of assessing demand and supply.

C.1 Census Data for the Main Analysis of Assisted Housing Needs

Types of Households Studied

In examining need for assisted housing, special tabulations were obtained from the 1981 Census, indicating: housing affordability and adequacy (crowding and condition of housing), for owning and renting households. They were then used to estimate incidence of housing affordability and adequacy problems for the following key household types, each of which can be characterized in relation to housing programs they are eligible for:

Display C.1

Types of Households Considered

Household Types*	Housing Program(s) Eligible For
Families with children	RGI family housing, under Ottawa-Carleton Regional Housing Authority, City Non-Profit Housing Corporation (City Living), and various private non-profit and cooperative organizations
Senior citizen households	RGI Senior Citizen housing, under Ottawa-Carleton Regional Housing Authority (hereafter OCRHA), City Non-Profit Housing Corporation (City Living), and various private non-profit and cooperative organizations
Non-elderly single person households	No RGI housing program available, although 80 subsidized units are available through City Living's old Limited Dividend stock, under a special subsidy program financed solely by the City
Families without children	No RGI housing program available, although some low income housing is available through City Living's old Limited Dividend stock

* No information in the Census allows for clear identification of disability, so that treatment of special housing needs is not possible. See Section 8.5 for a discussion of problems with available data.

Social Assistance Rent Supplements(GWA/FBA)

- Duration: Shelter supplements have been provided for recipients of FBA, and GWA since 1974.
- Objectives: To reduce the extent to which families and individuals in receipt of social assistance must divert money to rent from other basic necessities.
- Description: A supplementary allowance of up to $90 (for a single person) to up to $140 (for a family of 6 persons) is available to FBA and GWA cases with high rents. Computation is illustrated by this example: A family of two could have rent of $300 per month to pay for a rented apartment. The FBA income would be approximately $550 per month, with ($550-$300=) $250 remaining per month for food, clothing and other basic needs. The shelter supplement would be calculated as 75% of the difference between (a) "family rent threshhold", of $180 for a family of two, and actual rent (to a maximum of $313), or, shelter subsidy = .75 x (300 - 180) = $90. This would raise the family's income to (basic allowance of $550 + shelter supplement of $90 =) $640.
- Program: Activity in Ottawa The program is available in all of Ontario.
- Issues: The key problem for this group is an income problem -- allowances under GWA and FBA are inadequate for the average family or individual to lead a normal life in any urban area in Ontario. Shelter supplements provide only a marginal increase in total income, and although the supplements alleviate part of this difficulty, families on social assistance can generally only retain adequate funds for clothing, food and amenities if they can obtain Rent-Geared-to-Income Housing.

C.1.1 General Measures of Housing Need Statistics and Indicators Initially Generated

Initial tabulations were prepared to allow for examination of two main types of housing need, affordability need (our main concern), and adequacy need:

- **Affordability Need:** a household has need for housing assistance because the housing being occupied is too expensive: cost of shelter exceeds 25% of income* (this is usually referred to as the shelter/income ratio).
- **Adequacy Need:** a household has need for housing assistance because of inability to obtain adequate housing: where inadequacy is indicated by overcrowding (more than one person per room), or physical inadequacies (indicated by reported need for major repairs).

Several indicators of housing needs are considered:

1. Overall incidence of affordability need only;
2. Overall incidence of housing adequacy need only;
3. Need for reasons of both affordability and adequacy need;
4. Total need for assisted housing because of either or both affordability or adequacy problems.

The 25 percent cut-off is widely used as standard guide to housing affordability.* It is based on the premise that a household spending more than 25% of its income on housing is unable to afford other basic necessities of life. Clearly this premise is more reasonable for low income households, and less reasonable for high income households. Generally a Budget/Needs approach is more reasonable, which computes income after shelter costs in relation to an independent estimate of minimum family requirements for food, clothing etc. Comparison of these indicators to a Budget/Needs approach is provided below in Section C.1.2.

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* For individual families, appropriate shelter ratios (where after shelter incomes are adequate for other basic needs) might be as little as 16% for very low income households, or as high as 35% or more for higher income households. Use on large scale population data makes the across the board 25% guide reasonable, since there is reason to think that the families with appropriate shelter/income ratios under and above 25% may balance out. This is suggested by data from Metro Toronto, where comparison of surveys using the Budget/Needs approach to 1981 Census data using the 25% criterion for affordability problems suggested similar incidence of affordability problems.

Counts were derived from computer tabulations for several household types, including: lone parent family households, other family households, households of non-elderly single individuals, senior citizen households. To allow better comparison of need to relevant housing programs, the category "other family household" was broken down into those with and without children by estimation*, for each category.

And for each indicator that we have discussed above, statistics generated are:

a. absolute number of households (to estimate potential maximum numbers of households in need);

b. % of total population of that type of household (to estimate overall significance of housing needs among all households of that type.

Separate analyses were prepared for different portions of the analysis to follow for: very low income and low/moderate income groups (as distinct from this analysis' "middle to high income group). Income class definitions were such that the very low, low to moderate and middle to high income groups were defined as follows:

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* Special tabulations separately counting families with children were not obtained, because a short timetable for the study required that the tabulation be "piggybacked" onto a request for tabulations, already negotiated between the Region and Statistics Canada. Estimation of the break between other economic families with children, and those without children was done in the following manner: other studies of Ontario urban renting populations were examined to determine typical distributions of families with and without need for assisted housing. A study of non-profit housing demand conducted in Peel Region in 1980, indicated that about 25% of non-lone parent family households indicating interest and subjective need for assisted housing were families without children. More recently, a major study by Metropolitan Toronto suggested that about 20% of non-lone parent families in need of housing assistance for reasons of affordability were couples without children. Ratios from the more recent Toronto study have been used here to breakout counts of other economic family households into estimates for those with and without children. Follow-up research should verify or adjust these estimates.

Display C.2*

Income Groups by Size

(The Category "very low income" is equivalent to the
Statistics Canada Poverty Line)

Family Size	Very Low Income	Low to Moderate Income	Middle to High Income
1	Less than $7,152	$7,152-14,304	More than $14,304
2	Less than $9,436	$9,436-18,872	More than $18,872
3	Less than $12,622	$12,622-25,244	More than $25,244
4	Less than $14,545	$14,545-29,090	More than $29,090
5	Less than $16,949	$16,949-33,898	More than $33,898
6	Less than $18,511	$18,511-37,022	More than $37,022
7	Less than $20,375	$20,375-40,650	More than $40,650

The significance of affordability problems depends considerably upon income. This premise is based on a budget perspective (see C.1.2 for further discussion), which suggests that:

- very low income households will be least able to respond to excessive rents and resulting affordability problems;
- low to moderate income households will be more able to respond to excessive rents and resulting affordability problems;
- middle to high income families will, as a rule be fully able to respond to excessive rents and resulting affordability problems.

Below, therefore, we will further discuss affordability problems of the very low income group (very low income 25% +) and the low to moderate income group (low to moderate income 25% +) only.

Separate counts were also prepared within each category for renters and owners, and separate counts generated for three geographic areas of the City. (See page 58 for map.)

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* For more detail see, Draft Regional Housing Statement Update, Region of Ottawa-Carleton Planning Department, January 23, 1984.

C.1.2 Creating Indicators of Serious and Moderate Need from the Initial Indicators

Interpretation of needs indicators for policy purposes requires some interpretation of our basic indicators in terms of social welfare criteria.

Basically, the premise for our treatment of housing needs as serious is that failure to treat these needs will have significant negative social welfare effects. Our primary guidance on this issue comes from several decades of research on minimum incomes and housing expenditures, particularly that relating to budget and residual income approaches to assessment of housing need.*

Basically, the budget or residual incomes approach is developed on the premise that an income standard can be developed which indicates the minimum income needed to purchase any "acceptable" standard of living according to contemporary standards.

Such a standard is available in Ontario, in the Guides for Family Budgeting of the Metro Toronto Social Planning Council. These guides have been monitored since 1939, as a standard for assessment of family income needs, and have been widely applied in review of welfare allowances*, as well as in studies of housing needs (most recently the "Guides" have been used in a most interesting assessment of needs for assisted housing in Metro Toronto).**

Basically, the residual incomes or budget approach to housing affordability poses the question: "Can a household afford standard housing (a dwelling of suitable size which meets health and safety standards), at a cost where disposable income, less the cost of standard housing, is adequate for meeting other basic needs (food, clothing etc.). Computation of this test requires: (1) an estimate of the cost of adequate housing of a given unit size, and some rule for determining appropriate unit size; and (2) an estimate of budget needs for basic non-housing needs (clothing, food, etc.) for a household of a given size.

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* Social Allowances in Ontario: An Historical Analysis of General Welfare and Family Benefits, Social Planning Council of Metropolitan Toronto, 1977 (Valorie Groskind, Ted Adam Genet Harvey and others).

** Metropolitan Toronto Assisted Housing Study, Metropolitan Toronto Planning Department, April, 1983.

Using for example, the assumption that:

- a bachelor apartment is adequate for a single person, a 1-bedroom apartment suitable for a couple, and a 2-bedroom apartment suited for a couple with one child;
- average rents (CMHC vacancy survey, April 1981) are suited for estimation of standard rents, as in Display C.3 below, Column B.
- other basic income needs, mid-1981, as estimated from Guides to Family Budgeting, 1981, (in Display C.3, Column C).

We may estimate minimum income needs as in Column D of Display C.3.

Display C.3

A Household Type	B Average Rent	C Other Basic Needs Budget	D Minimum (Net) Income Required (B + C)
1 person	$224	$394	$618
2 person	$282	$683	$965
3 person	$347	$902	$1249

When net income less shelter costs is less than the amount required for other basic needs, it is assumed that the family must as a rule forego basic needs to pay shelter costs. From the Budget/Need perspective, a housing affordability problem now exists and is of societal concern, since inability to meet basic needs has longer term impact, not just on individuals, but on society as a whole.

In this study, the Budget/Needs affordability indicator is not used explicitly, because appropriate* data were not available. Nonetheless, we will cross-reference our two main indicators we have discussed above, with two illustrations of comparison to the Budget/Needs approach so that the significance of these indicators may be appraised.

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* Appropriate data could be derived from the Census, but were not available readily within this study's initial time frame. Such data would have required additional breakdown of household data by a detailed rent/incomes grid.

Comparing the Shelter-Ratio and Budget Indicators: The Case of Single Individuals

Display C.4 below, shows the results of identifying affordability problems in three ways, (as previously detailed above), for a hypothetical distribution of individuals with varying incomes (vertical dimension) and rents (horizontal dimension). The three indicators are:

1. Very low income 25%+ = income less than the Statistics Canada poverty line, and more than 25% spent on rent;
2. Low to moderate income 25%+ = incomes under the "moderate income" ceiling (two times the Statistics Canada poverty line) and more than 25% spent on rent; this indicator encompasses both very low and low-moderate incomes;
3. BUDGET/NEED = an income inadequate to meet housing costs and provide for basic necessities at the same time, according to the budget/discretionary income approach.

As can be seen in Display C.4, where these indicators are compared for a hypothetical range of incomes and rents, the three approaches result in somewhat different estimates, specifically:

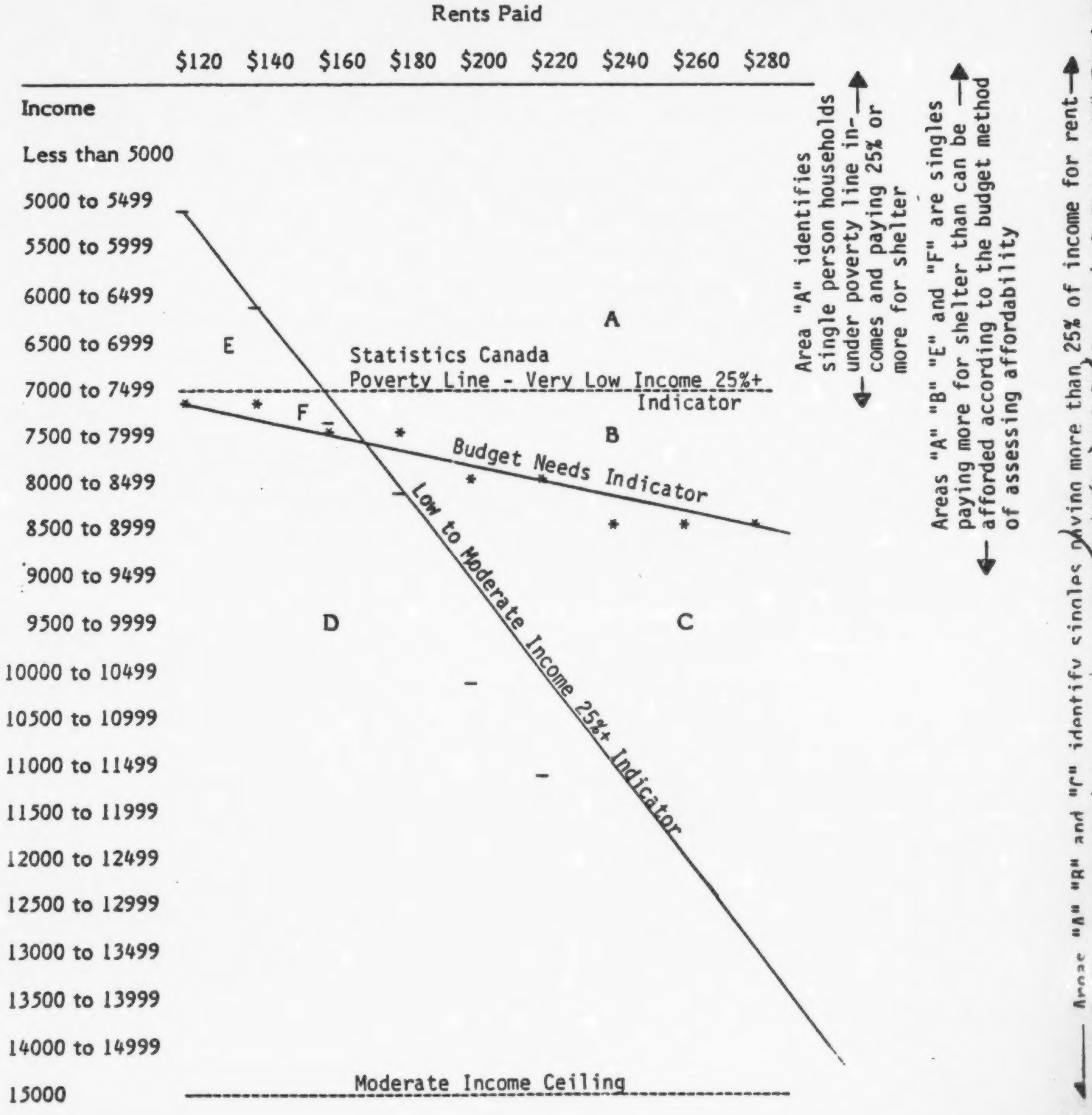
- With housing need measured by the very low income 25%+ indicator, all single individual households with incomes less than about $7,000 (AREAS "A" and "E") are identified as in need. All of these households are also in need according to the BUDGET/NEED approach.

  This estimate, however, underestimates total need in comparison to both the BUDGET/NEED and low to moderate income 25%+ approaches (AREAS "B" and "F" of the chart shows the extent of this underestimation). This indicates that by either criterion, a substantial number of single person households with low-moderate incomes will also have noteworthy affordability problems.

- With housing need identified as low to moderate income 25%+, a substantial portion of single individuals with incomes over the poverty line (in the low-moderate income area of $7000 to 12,000 shown here), are identified as having housing needs (areas "B" and "C"). Significantly, a portion of these needs (AREA "C") would not be identified as needs by the BUDGET/NEED approach.

Display C.4

Three Indicators of Affordability and Results for a Hypothetical Range of Rents and Incomes for Single Individual Households



The low to moderate income 25%+ indicator, underestimates need for any single individuals with incomes under the poverty line and renting at the $120 to $140 per month level (Area "E").

Overall, these comparisons lead us to several key observations:

(a) for individuals, use of the very low income 25%+ indicator will underestimate extent of affordability problems significantly, since the large low-moderate income group (AREA "B") is not included.

(b) for individuals, use of the low to moderate income 25%+ indicator will significantly overestimate extent of affordability problems, since a large low-moderate income group (AREA "C") is included which does not face hardship from a BUDGET/NEEDS perspective.

(c) the true estimate of BUDGET NEED affordability, for individuals probably lies somewhere near the midpoint between the very low income 25%+ indicator and the low to moderate income 25%+ indicator.

Ibid., *An Analysis of the Quantity and Quality of Ottawa's Inner-City Rooming House Stock*
(September, 1980)

Ibid., *Economic Development and the City of Ottawa*,
A Discussion Paper (October, 1980)

Ibid., *Conversion of Single Family Homes*
(October, 1981)

Ibid., *Municipal Initiatives in Housing 1900-1970*
(December, 1982)

Ibid., *Housing Inventory: December, 1982*

Ibid., *City of Ottawa Official Plan of the Ottawa Planning Area - Official Consolidation*,
Annotated Summary of Amendments (1979)

Ibid., *Budget '84 An Introduction, Report to Citizens*

Ibid., *Annual Address of Her Worship Mayor Marion Dewar*
(January, 1984)

Ibid., Various Background Reports and Neighbourhood Plans

Ibid., Building Branch Annual Reports
(Various dates.)

Ibid., Various Correspondence, Report to Planning Committee

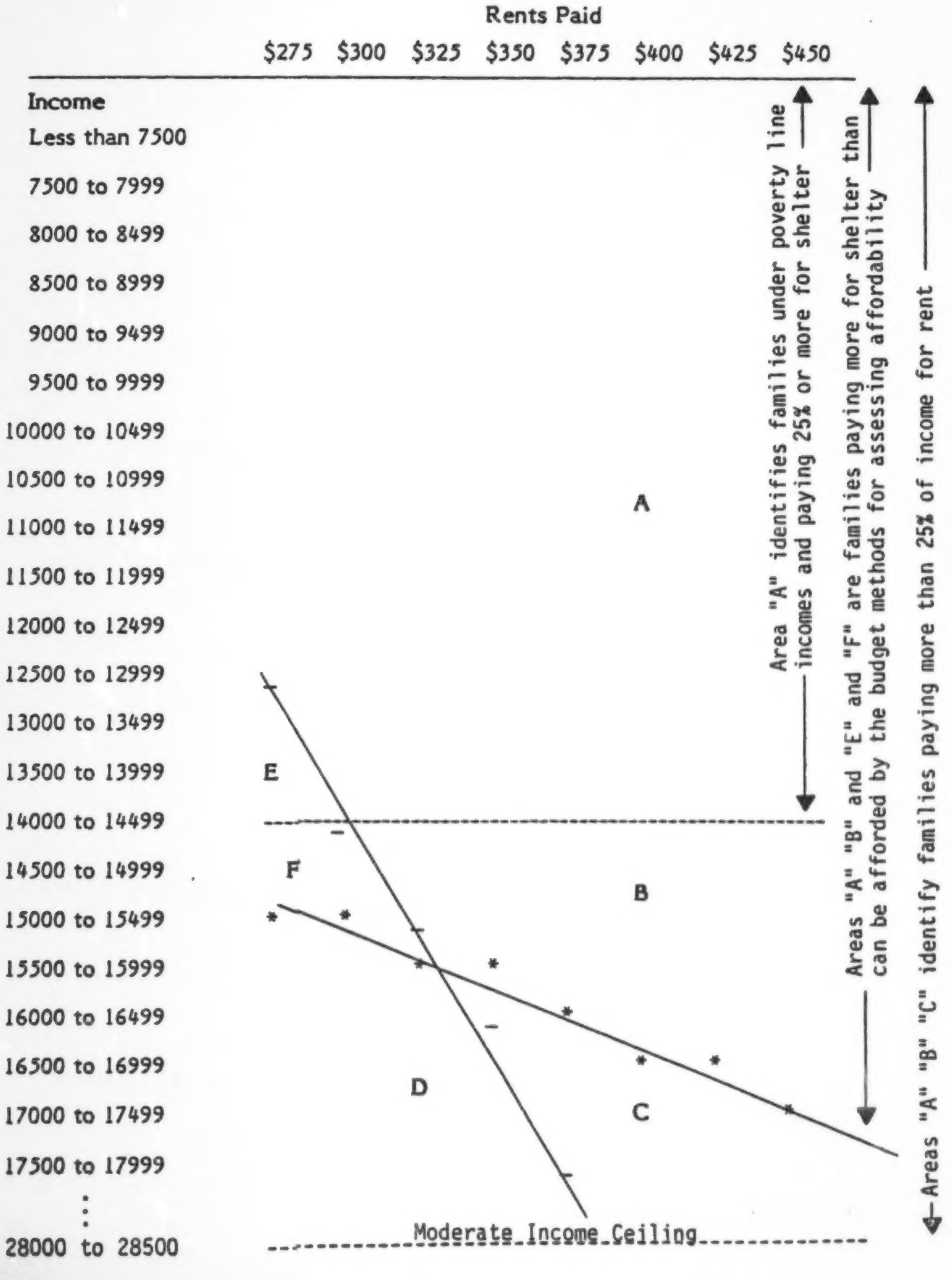
B. REGIONAL MUNICIPALITY OF OTTAWA-CARLETON PUBLICATIONS

Paterson Planning and Research, *Housing in Ottawa-Carleton - Final Report*
(February, 1976)

Regional Municipality of Ottawa-Carleton, 1980 Vacant Residential Land Supply Study
(September 1980)

Display C.5

Three Indicators of Affordability and Results for a Hypothetical Range of Rents and Incomes for a Three Person Family



Ibid., *Mobility in Ottawa-Carleton*
(August, 1980)

Ibid., *The Staging and Phasing of Urban Residential Land in Ottawa-Carleton: 1980 - 2001*
(May, 1981)

Ibid., *Employment in Ottawa-Carleton (1976 - 1981)*
(February, 1982)

Ibid., *Residential Land Supply: Registered Lands*
(July, 1982)

Ibid., *Regional Non-Profit Housing Study, Planning Committee Report No. 7* to Council
(March 8, 1983)

Ibid., *Official Plan Review, Population Projections Ottawa-Carleton, 1981 - 2001*
(April, 1983)

Ibid., *Official Plan Review, Employment Projections Ottawa-Carleton, 1981 - 2001*
(April, 1983)

Ibid., *Ottawa-Carleton Housing Directory 1984 - A Guide to the Housing Resources in the Ottawa-Carleton Region*
(December, 1983)

Ibid., *Draft Regional Housing Statement Update*
(January, 1984)

C. PROVINCIAL GOVERNMENT PUBLICATIONS

Ministry of Municipal Affairs and Housing, Policy and Program Development Secretariat, *Rental Market Survey in Seven Ontario Cities - October 1981*
(February, 1982)

Ministry of Municipal Affairs and Housing, Policy and Program Development Secretariat, Ownership Housing Survey in Seven Ontario Cities - October 1981
(May, 1982)

Ministry of Treasury and Economics, Central Statistical Services, Demographic Bulletins
(Various dates.)

Ministry of Municipal Affairs and Housing and the Association of Municipalities of Ontario, Study of Residential Intensification and Rental Housing Conservation, Volumes 1 to 11
(March, 1983)

D. FEDERAL GOVERNMENT PUBLICATIONS

Canada Mortgage and Housing Corporation, Local Housing Market Report - Ottawa
(Various dates.)

Ibid., Rental Apartment and Row Housing Vacancy Surveys
(Various dates.)

Ibid., Monthly Housing Statistics
(Various dates.)

Ibid., Start-up Program, The Development Process
(April, 1981)

Ibid., The Cooperative Housing Program, CMHC
(March, 1981)

Ibid., The Private Non-Profit Housing Program, CMHC
(March, 1981)

Ibid., Section 56.1 Non-Profit and Cooperative Housing Program Evaluation
(1983)

C.1.3 Some Cautions Regarding Census Data

The Canadian Census is implemented with a high degree of proficiency and quality control, but even so, it must be remembered that as regards incomes and rents, it is only a one in five sample survey. As such the Census is subject to a certain amount of error in accuracy of responses of those surveyed. Some households, for example mis-report incomes or rents, introducing error, a concern that applied in particular to households reporting very high shelter/income ratios.*

As well, tabulations derived from the Census are relatively detailed, and slightly modified for reasons of assuring confidentiality. Statistics Canada randomly "rounds" all data, so that random rounding of cell entries to "0" or "5" may influence some specific numbers, especially for smaller sub-groups or populations.

These several considerations, along with the rapid "aging" of this data (now nearly three years old) suggest that specific estimates should be taken as powerful indicators of the dimension of housing problems, rather than as exact headcounts.

---

* For example, about 6% of Ottawa Carleton's household are identified as having shelter/income ratios over 1.0. Some of these may be households which were living off savings, or who otherwise had no reported income in 1980. A small percentage, however are extremely suspicous, where for example, shelter ratios over 1.0 are reported for a small number of high income households (for example, of an estimated 75,000 economic family households in The City of Ottawa about 720 moderate to high income households were identified as having shelter ratios over 1.0).

E. SOCIAL HOUSING ANALYSES AND REPORTS

Barton, Debbie *Housing in Ottawa-Carleton: A Women's Issue*, Canada Community Services Project, Elizabeth Fry Society, sponsored by Employment and Immigration
(1983)

Canadian Mental Health Association, Ottawa-Carleton Branch, Outline and Summary of Recommendations from report: *A Matter of Urgency: The Psychiatrically Disabled in the Ottawa-Carleton Community*
(1982)

Homes for the Homeless, *In Short, We're Homeless*
(1983)

Klowdasky, F., Spector, A.N., and Hendrix C., *The Housing Needs of Single Parent Families in Canada*
(March, 1983)

Lapointe. Y., Lenk, A., Meessen, D., and Moore-Milroy, B., School of Urban and Regional Planning, University of Ottawa, *A Study of Tenant Displacement Associated with the Residential Rehabilitation Assistance Program in Ottawa*
(June, 1982)

Miron, John R., *The Rise of the One-Person Household in Ontario: Implications for Planning, Centre for Urban and Community Studies,* University of Toronto, Ontario Renews: background paper
(October, 1979)

People's Housing Coalition, *Proceedings from First People's Housing Conference*
(April, 1983)

Social Planning Council of Ottawa-Carleton, *Special Needs Housing Directory*
(December, 1982)

Social Planning Council of Ottawa-Carleton, *Trends 1982*
(September, 1982)

Social Planning Council, *Memo on Housing* - Response to Recommendation 5 of the Report 21 of the Social and Health Policy Committee
(September, 1983)

Social Planning Council of Ottawa-Carleton, *"Living Space" Recommendations* - from a Community Forum on Special Needs Housing
(December, 1983)

Youth Services Bureau, *The Housing Crisis: Directions for Centre 313*
(September, 1983)

In all, however, the biases in both directions may be regarded as somewhat in balance, so that waiting lists are a highly useful indicator of demand. The fact that waiting lists have a "history" of many years gives them utility, in longer term assessments of balance between RGI housing supply and demand.

C.2.2 Waiting List Data

This type of data is drawn from two sources: waiting lists, for Ottawa-Carleton Regional Housing Authority housing and for City living. Actual waiting list data included:

- for Ottawa-Carleton Regional Housing Authority, a five year monthly series, showing numbers of applications on file, numbers of new applications, applications cancelled, and applicants housed, for families and seniors;

- for City Living a five year historical file showing bi-monthly reports on numbers of applications on file, numbers of new applications, applications cancelled, and applicants housed, for families and seniors.

(Because waiting lists for private non-profits are not cross-indexed to the main lists noted, to allow deletion of duplicate applications, an estimate was used for projections of the private non-profit and cooperative component of waiting list demand.)

C.3 Estimating Assisted Housing Supply

Data on current housing supply was obtained from several sources, including Ottawa-Carleton Regional Housing Authority, City Living, Regional Housing Statements, and the Ontario Ministry of Municipal Affairs and Housing.

APPENDIX H

REGIONAL HOUSING FORECAST

The demand for housing in the City of Ottawa is largely influenced by the market dynamics of the Region. Although the City represents over half of the Region's population, it continues to function as a sub-market (albeit a major one) of the Region. The evaluation of future housing demand in the City requires an understanding of forecast Regional demand.

In January 1984, the RMOC Planning Department released its Draft Housing Statement Update which included a forecast of Regional housing demand to 1988. We have reviewed this housing forecast and concur with its assumptions regarding forecast migration levels, household formation rates, and the projected level of Regional population.

There are three main components in the Regional housing forecast:

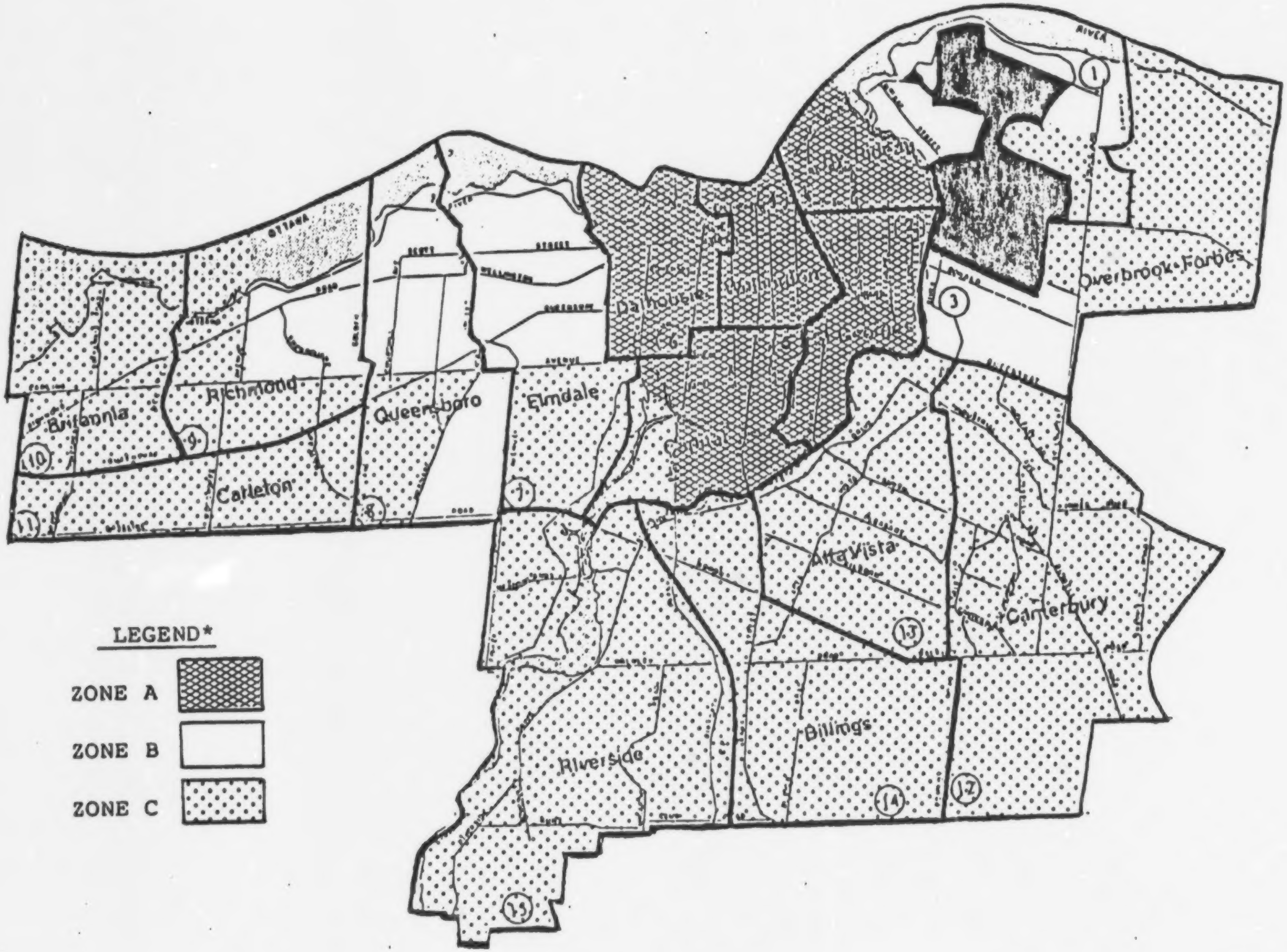
a) New household demand
b) Provision of an adequate rental vacancy rate
c) Replacement of demolished units.

a) New household demand

The estimated demand derived from new household formation is linked to the forecast of total population for the Region and the aging of the population. Exhibit H.1 indicates that it is the 35 - 44 year olds and senior citizens (65 and over) who will be dominant in future Regional population growth. Particularly in the 1986 - 1991 period when together they will account for 64 percent of total population growth.

EXHIBIT F-1

CITY OF OTTAWA


OTTAWA
RIVER
Overbrook-Forbes
By-Rideau
Dalhousie
Wellington
Capital
Elmdale
Queensboro
Richmond
Britannia
Carleton
Alta Vista
Canterbury
Billings
Riverside
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15
LEGEND*
ZONE A
ZONE B
ZONE C

*Refer to Appendix F for details.

EXHIBIT H.1

FORECAST CHANGE IN POPULATION
RMOC

AGE GROUP	AVERAGE ANNUAL CHANGE			
	1981 - 1986		1986 - 1991	
	#	% GROWTH	#	% GROWTH
0-14	-60	-	1,020	11%
15-24	-1,730	-	-2,240	-
25-34	1,815	20%	-200	-
35-44	3,935	43%	3,760	40%
45-54	545	6%	2,240	24%
55-64	785	8%	160	1%
65+	2,155	23%	2,260	24%
TOTAL	7,445		7,000	

Source: Peter Barnard Associates based on Regional Household Forecast developed by RMOC Planning Dept., 1984.

EXHIBIT H.2

REGIONAL HOUSEHOLD FORECAST

HOUSEHOLDS	1983		1986		1989		1991
Family	146,445		157,170		167,500		174,300
% Yr. Growth		2.4%		2.2%		2.0%	
Non-Family	64,067		67,995		71,500		73,700
% Yr. Growth		2.0%		1.7%		1.5%	
TOTAL	210,512		225,165		239,000		248,000
% Yr. Growth		2.3%		2.0%		1.9%	

Source: Peter Barnard Associates based on Regional Household Forecast developed by RMOC Planning Dept., 1984.

Translated into household terms, the forecast increase in total households will be skewed to family household formation. Exhibit H.2 illustrates how the growth of family household formation will exceed the falling growth of non-family formation. In total, some 37,500 new households will be created in the Region by 1991, an average of 4,700 per year.

b) Rental vacancy rates

The level of rental vacancies in RMOC have been close to zero since 1981. This extremely low level (0.3 percent in October, 1983) is well below the 3.0% norm generally regarded as necessary for a healthy rental market situation and is partly responsible for the existing housing affordability problems of low-income renters. To increase the 1983 rental vacancy rate to 3.0 percent would require the addition of 2,835 new rental units (1983 rental stock is 105,000 units). To maintain a 3 percent vacancy rate over the forecast period would require the following rental unit construction targets:

UNITS REQUIRED TO PROVIDE A THREE PERCENT VACANCY RATE IN RMOC

1983	1986	1989	1991	TOTAL
2,835	200	190	120	3,345

This forecast of unit need is based on the assumption that 45 percent of the new households created over the 1983 - 1988 period are attracted to rental tenure and does not take into account the need to replace units lost through conversion or demolition, nor does it account for the market affordability for these new units. These related issues will be discussed more specifically later in this report.

ZONE	NEIGHBOURHOODS	WARDS	1981 CENSUS TRACTS
A	Central Area Lowertown Sandy Hill Ottawa East Ottawa South The Glebe Centretown Dalhousie	By - Rideau St. George Wellington Capital Dalhousie	14,15, 16, 17, 18 19, 35, 36, 37, 38 39, 40, 41, 42 47, 48, 49, 50 51, 52, 53, 54 55, 56
B	Westboro Ottawa West Overbrook New Edinburgh	By - Rideau Overbrook-Forbes Elmsdale Queensboro Richmond	12, 13, 21, 32, 33 34, 43, 44, 45, 46 57, 58, 59
C	Pinecrest-Queenway Carlington-Copeland Carleton Heights Riverside Park Western Community Eastern Community Riverview-Hawthorne Alta Vista Manor Park	By - Rideau Overbrook-Forbes Elmsdale Queenboro Richmond Britannia Carleton Canterbury Alta Vista Billings Riverside	1, 2, 3, 4, 5, 6, 7, 8 9, 10, 11, 20, 22 23, 24, 25, 26, 27 28, 29, 30, 31, 60 61, 62

c) Replacement of demolished units

The rate of residential units lost in the Region due to demolition has fluctuated over the past five years from a low of 81 units in 1981 to a high of 200 units in 1979. The majority of these units were located in the City of Ottawa.

DEMOLITION ACTIVITY

Municipality/ Units	1978	1979	1980	1981	1982
RMOC	196	200	131	81	108
City of Ottawa	132	126	97	67	93
% RMOC	67%	63%	74%	83%	86%

Source: Statistics Canada, Building Permits

In its forecast of replacement needs due to demolition the Regional Planning Department has selected the rate of 100 units per year as being appropriate. This rate takes into account the growing trend toward rehabilitation and renovation of existing residential dwellings. It also assumes that the net effect of conversion activity will result in no loss of residential units (based on a review of conversion activity in the City of Ottawa 1976 - 1983).

In summary, the total forecast annual new unit requirement in the RMOC is as follows:

A. CITY OF OTTAWA PUBLICATIONS

(Listed in chronological order.)

City of Ottawa, City of Ottawa Housing Policy: Phase I
(October, 1974)

Ibid., Report of the Rooming House Advisory Committee
(1977)

Ibid., Capital Ward Single Person Housing Study
(1978)

Ibid., Meeting the Needs of Low and Moderate Income Households - The Role of the City of Ottawa
(1978)

Ibid., Instability and Tenant Displacement Within the Inner-City Rental Market
(1979)

Ibid., Community Development Department Response to the Report of the Rooming House Advisory Committee
(1979)

Ibid., Demographic and Housing Changes in Ottawa-Carleton
(1979)

Ibid., Housing for Single Persons Within the Inner-City
(April, 1979)

Ibid., Condominium Conversion Procedures
(1981)

Ibid., Official Plan Amendment No. 103
(Not approved by City Council - November 9, 1980)

Ibid., Income Distributions in the City of Ottawa and the Need for Affordable Housing
(May, 1980)

SUMMARY OF REGIONAL HOUSING DEMAND

	1983-86	1986-89	1989-91	Total
To accommodate new households	14,650	13,850	9,000	37,500
To provide for a 3% vacancy rate	3,035	190	120	3,345
To replace demolished units	300	300	200	800
Total Units	17,985	14,340	9,320	41,645
Average Yearly Demand	5,995	4,780	4,660	5,206

Ibid., Mobility in Ottawa-Carleton
(August, 1980)

Ibid., The Staging and Phasing of Urban Residential Land in Ottawa-Carleton: 1980 - 2001
(May, 1981)

Ibid., Employment in Ottawa-Carleton (1976 - 1981)
(February, 1982)

Ibid., Residential Land Supply: Registered Lands
(July, 1982)

Ibid., Regional Non-Profit Housing Study, Planning Committee Report No. 7 to Council
(March 8, 1983)

Ibid., Official Plan Review, Population Projections Ottawa-Carleton, 1981 - 2001
(April, 1983)

Ibid., Official Plan Review, Employment Projections Ottawa-Carleton, 1981 - 2001
(April, 1983)

Ibid., Ottawa-Carleton Housing Directory 1984 - A Guide to the Housing Resources in the Ottawa-Carleton Region
(December, 1983)

Ibid., Draft Regional Housing Statement Update
(January, 1984)

C. PROVINCIAL GOVERNMENT PUBLICATIONS

Ministry of Municipal Affairs and Housing, Policy and Program Development Secretariat, Rental Market Survey in Seven Ontario Cities - October 1981
(February, 1982)

Comparing the Shelter Ratio and Budget Approaches: Case of the Three Person Family

To consider the same relationship for families, we examined the case of hypothetical three person families, with incomes ranging from $7,500 to $18,000 per annum, and rents ranging from $275 to $450 per month. Comparing our same three indicators to the hypothetical income/rent distribution, a pattern emerges which is very similar to that found for singles.

Key results for the the 3 person family comparison (see Display C.5), are:

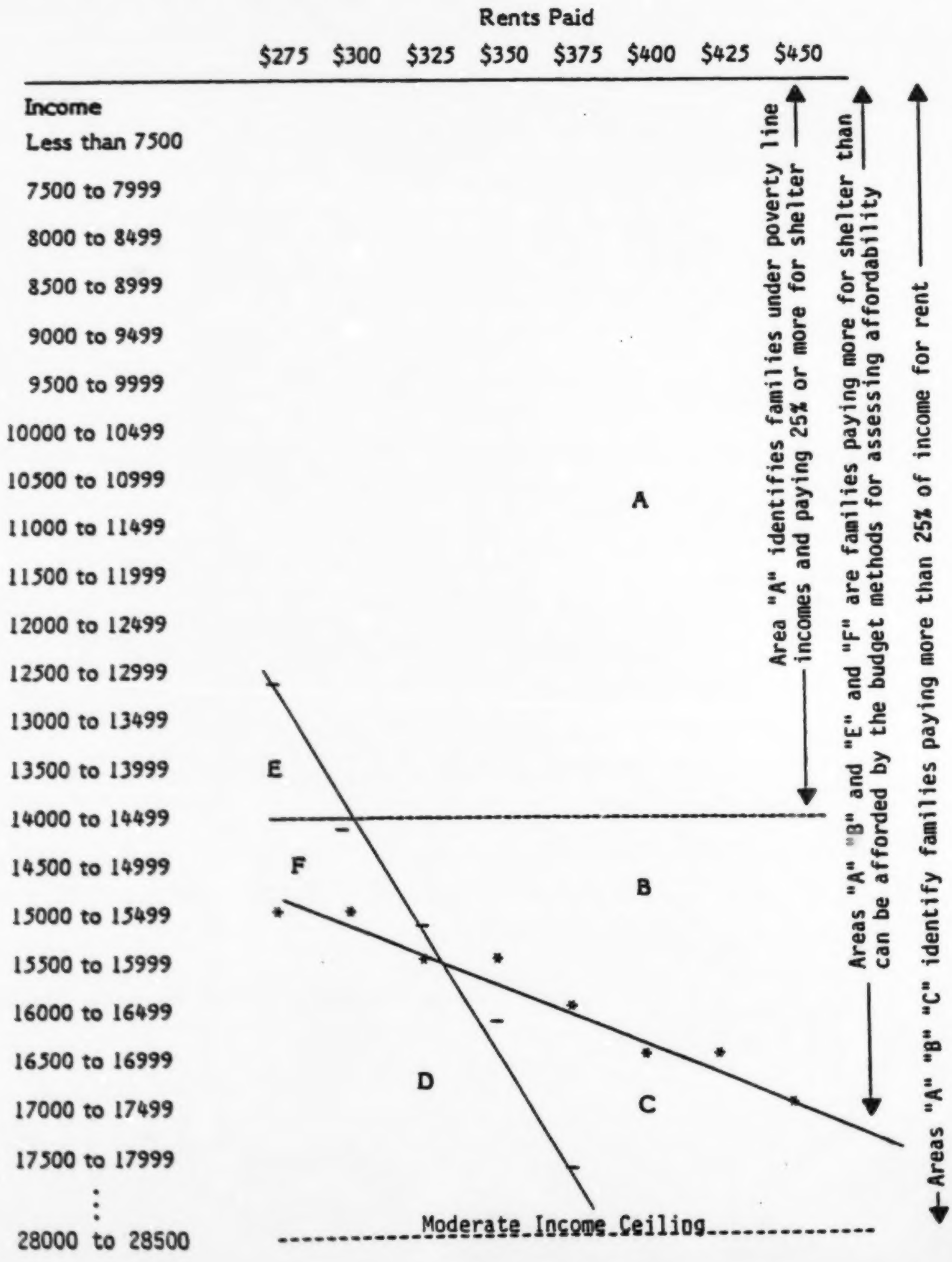
- As compared to estimates of BUDGET/NEED indicator, the very low income 25%+ indicator substantially underestimates need, suggesting that this indicator will only identify the most serious instances of affordability problems (AREA "A").

- As compared to estimates of the BUDGET/NEED indicator, the low to moderate income 25%+ indicator underestimates needs among some very low income families (it ignores AREA "E") and among some low-moderate income families (area "F"), and overestimates need among some low-moderate income families (AREA "C").

As with singles, these comparisons lead us to conclude that the best estimate of Budget/Needs affordability is seen as falling somewhere between the very low income and the low to moderate income 25%+ indicators.

Display C.5

Three Indicators of Affordability and Results for a Hypothetical Range of Rents and Incomes for a Three Person Family


Rents Paid
$275
$300
$325
$350
$375
$400
$425
$450
Income
Less than 7500
7500 to 7999
8000 to 8499
8500 to 8999
9000 to 9499
9500 to 9999
10000 to 10499
10500 to 10999
11000 to 11499
11500 to 11999
12000 to 12499
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14500 to 14999
15000 to 15499
15500 to 15999
16000 to 16499
16500 to 16999
17000 to 17499
17500 to 17999
28000 to 28500
A
E
F
B
D
C
Moderate Income Ceiling
Area "A" identifies families under poverty line incomes and paying 25% or more for shelter
Areas "A" "B" and "E" and "F" are families paying more for shelter than can be afforded by the budget methods for assessing affordability
Areas "A" "B" "C" identify families paying more than 25% of income for rent

E. SOCIAL HOUSING ANALYSES AND REPORTS

Barton, Debbie Housing in Ottawa-Carleton: A Women's Issue, Canada Community Services Project, Elizabeth Fry Society, sponsored by Employment and Immigration
(1983)

Canadian Mental Health Association, Ottawa-Carleton Branch, Outline and Summary of Recommendations from report: A Matter of Urgency: The Psychiatrically Disabled in the Ottawa-Carleton Community
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Lapointe. Y., Lenk, A., Meessen, D., and Moore-Milroy, B., School of Urban and Regional Planning, University of Ottawa, A Study of Tenant Displacement Associated with the Residential Rehabilitation Assistance Program in Ottawa
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(October, 1979)

People's Housing Coalition, Proceedings from First People's Housing Conference
(April, 1983)

Social Planning Council of Ottawa-Carleton, Special Needs Housing Directory
(December, 1982)

A Convention for Classifying Housing Needs in this Report

Drawing insight from the above analysis, we will, for convenience identify:

- **Serious housing needs** as housing needs among individuals and families with very low incomes (below the poverty line), where rent exceeds 25% of income, plus very low income families in inadequate housing*.
- **Moderate housing needs** as housing needs among low-moderate income families (between the poverty line and 2 times the poverty line), where rent exceeds 25% of income, plus low to moderate income families in inadequate housing*.

These conventions allow us to consider the most serious needs indicated, while not forgetting indications of noteworthy additional needs within the low-moderate income group.

While longer term housing needs assessments should be based upon a more exact assessment of needs according to the BUDGET/NEEDS approach, the distinctions offered here should allow for useful policy assessment of the magnitude and distribution of housing needs.

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* Those with inadequate housing by reason of overcrowding or "need for repairs" are added, mainly because it seems likely that such inadequacies result from inability to afford standard housing, and because total numbers are small in comparison to numbers with affordability problems (of all housing problems faced by very low income and low to moderate income households (25,005 households with housing needs), most (23,805, or 95%) are problems of affordability or affordability and adequacy. Only 1200, or 5% are problems of adequacy only.

C.1.3 Some Cautions Regarding Census Data

The Canadian Census is implemented with a high degree of proficiency and quality control, but even so, it must be remembered that as regards incomes and rents, it is only a one in five sample survey. As such the Census is subject to a certain amount of error in accuracy of responses of those surveyed. Some households, for example mis-report incomes or rents, introducing error, a concern that applied in particular to households reporting very high shelter/income ratios.*

As well, tabulations derived from the Census are relatively detailed, and slightly modified for reasons of assuring confidentiality. Statistics Canada randomly "rounds" all data, so that random rounding of cell entries to "0" or "5" may influence some specific numbers, especially for smaller sub-groups or populations.

These several considerations, along with the rapid "aging" of this data (now nearly three years old) suggest that specific estimates should be taken as powerful indicators of the dimension of housing problems, rather than as exact headcounts.

---

* For example, about 6% of Ottawa Carleton's household are identified as having shelter/income ratios over 1.0. Some of these may be households which were living off savings, or who otherwise had no reported income in 1980. A small percentage, however are extremely suspicous, where for example, shelter ratios over 1.0 are reported for a small number of high income households (for example, of an estimated 75,000 economic family households in The City of Ottawa about 720 moderate to high income households were identified as having shelter ratios over 1.0).

C.2 Analysis of Waiting lists

C.2.1 Overview of Waiting Lists: Advantages and Disadvantages

In this analysis, considerable use is made of waiting list data as an indicator of demand for RGI housing. By RGI housing, we mean housing provided to families with children, seniors, and the disabled under rent geared-to-income formulai modified to assure that rents are no more than approximately 25% of income (see C.3 below). Since waiting lists generate administrative data, and not objective research assessments, some comment on limitations is appropriate.

Waiting lists are an important indicator of demand for assisted housing — a factor in the housing process which cannot really be measured accurately in any other way. Waiting lists indicate how many people are "standing in line" for assisted housing.

Clearly, if no households were on waiting lists, it would indicate lack of significant demand for assisted housing, and would suggest (if surveys indicated need) that the type of housing offered to low income households was not attractive as a remedy to their housing problems. Conversely, the existence of very long waiting lists indicates wide extent of demand, and more serious un-met needs.

Limitations, however, are: that waiting lists can underestimate demand, because: (1) the length of expected wait for assisted housing may lead some families not to bother with an application; (2) families or seniors may be "cancelled" from waiting lists for reasons which do not reflect lack of need, but rather the long wait required — e.g. some seniors for example are "cancelled" because they cannot be contacted when a unit comes available because their housing needs have changed (need changes to nursing home need), or because they are deceased; e.g. some families are "cancelled" because they find affordable housing, some because they "break-up" or move from Ottawa-Carleton before they can obtain housing.

In some ways, waiting lists may overestimate demand, since some applications are of low priority in terms of the seriousness of need and since some applications may continue on file after the need has passed (but note that regular "cleaning" of Ottawa-Carleton Regional Housing Authority files minimizes this potential source of bias).

In all, however, the biases in both directions may be regarded as somewhat in balance, so that waiting lists are a highly useful indicator of demand. The fact that waiting lists have a "history" of many years gives them utility, in longer term assessments of balance between RGI housing supply and demand.

C.2.2 Waiting List Data

This type of data is drawn from two sources: waiting lists, for Ottawa-Carleton Regional Housing Authority housing and for City living. Actual waiting list data included:

- for Ottawa-Carleton Regional Housing Authority, a five year monthly series, showing numbers of applications on file, numbers of new applications, applications cancelled, and applicants housed, for families and seniors;
- for City Living a five year historical file showing bi-monthly reports on numbers of applications on file, numbers of new applications, applications cancelled, and applicants housed, for families and seniors.

(Because waiting lists for private non-profits are not cross-indexed to the main lists noted, to allow deletion of duplicate applications, an estimate was used for projections of the private non-profit and cooperative component of waiting list demand.)

C.3 Estimating Assisted Housing Supply

Data on current housing supply was obtained from several sources, including Ottawa-Carleton Regional Housing Authority, City Living, Regional Housing Statements, and the Ontario Ministry of Municipal Affairs and Housing.

EXHIBIT H.1

FORECAST CHANGE IN POPULATION
RMOC

AGE GROUP	AVERAGE ANNUAL CHANGE			
	1981 - 1986		1986 - 1991	
	#	% GROWTH	#	% GROWTH
0-14	-60	-	1,020	11%
15-24	-1,730	-	-2,240	-
25-34	1,815	20%	-200	-
35-44	3,935	43%	3,760	40%
45-54	545	6%	2,240	24%
55-64	785	8%	160	1%
65+	2,155	23%	2,260	24%
TOTAL	7,445		7,000	

Source: Peter Barnard Associates based on Regional Household Forecast developed by RMOC Planning Dept., 1984.

EXHIBIT H.2

REGIONAL HOUSEHOLD FORECAST

HOUSEHOLDS	1983		1986		1989		1991
Family	146,445		157,170		167,500		174,300
% Yr. Growth		2.4%		2.2%		2.0%	
Non-Family	64,067		67,995		71,500		73,700
% Yr. Growth		2.0%		1.7%		1.5%	
TOTAL	210,512		225,165		239,000		248,000
% Yr. Growth		2.3%		2.0%		1.9%	

Source: Peter Barnard Associates based on Regional Household Forecast developed by RMOC Planning Dept., 1984.

C.4 Other Data Sources Used or Examined

Many data sources have been examined in preparation of this review. Briefly, these include a variety of statistical sources briefly discussed below, and a number of sources of opinion of key informants.

Data on Social/Economic Conditions

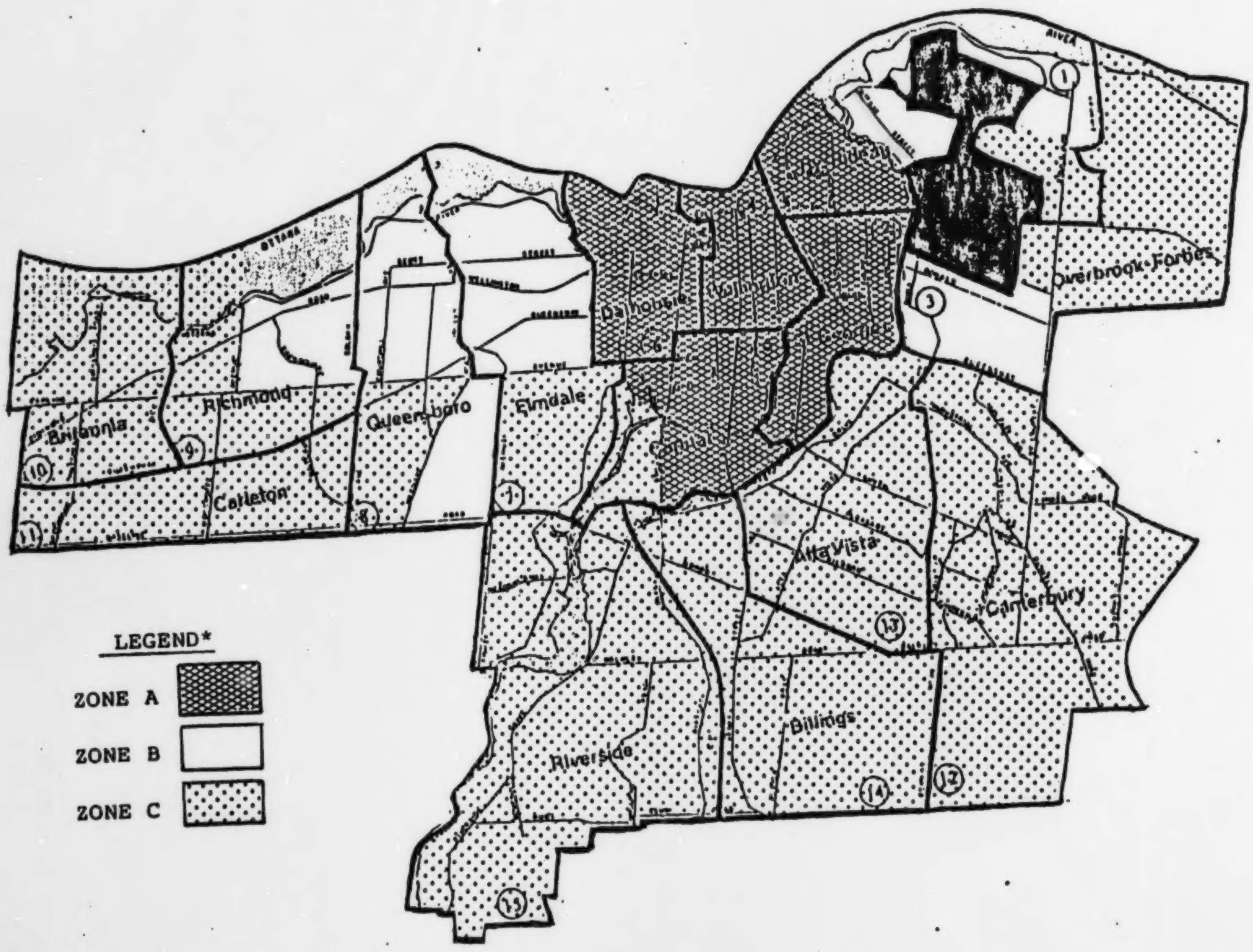
Data on social assistance caseloads was obtained from published and unpublished sources within Ontario Ministry of Community and Socials Services (especially Quarterly Statistics, and the Region of Ottawa-Carleton). Other data on economic patterns (e.g. Income Distributions) was obtained from Statistics Canada.

Informant Interviews

The overview of social housing benefits from interviews with a wide range of persons concerned with social housing, including housing providers, tenants groups, reseachers, agencies oriented to special needs groups etc. (See Appendix D for a listing.)

EXHIBIT F-1

CITY OF OTTAWA



Overbrook-Forbes
Dalhousie
Wellington
Capital
Elmdale
Queensboro
Richmond
Britannia
Carleton
Alta Vista
Canterbury
Billings
Riverside
OTTAWA
RIVER
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LEGEND*
ZONE A
ZONE B
ZONE C

*Refer to Appendix F for details.

APPENDIX F

CITY ZONES USED IN ANALYSIS

The housing analyses presented in this report have been developed for the City of Ottawa as a whole, and three geographic zones within the City (see Exhibit F.1, facing).

The three zones (A, B, C,) represent three urban areas defined and adopted by the City's Community Development Department in its 1979 study "Demographic and Housing Changes in Ottawa-Carleton." Zone A includes the older neighbourhoods of the City, including the downtown commercial core. Zone B represents an intermittent urban area composed of those neighbourhoods which were once Ottawa's suburbs, and therefore tend to exhibit different urban characteristics from the inner City Zone A. Zone C comprises the newest of the City's neighbourhoods.

In order to take advantage of valuable demographic and housing-related analyses already developed on this zonal basis, the Technical Steering Committee approved the adoption of the three zone concept for this study.

The following chart provides a detailed examination of the zones and their key component parts.

ZONE	NEIGHBOURHOODS	WARDS	1981 CENSUS TRACTS
A	Central Area Lowertown Sandy Hill Ottawa East Ottawa South The Glebe Centretown Dalhousie	By - Rideau St. George Wellington Capital Dalhousie	14,15, 16, 17, 18 19, 35, 36, 37, 38 39, 40, 41, 42 47, 48, 49, 50 51, 52, 53, 54 55, 56
B	Westboro Ottawa West Overbrook New Edinburgh	By - Rideau Overbrook-Forbes Elmsdale Queensboro Richmond	12, 13, 21, 32, 33 34, 43, 44, 45, 46 57, 58, 59
C	Pinecrest-Queenway Carlington-Copeland Carleton Heights Riverside Park Western Community Eastern Community Riverview-Hawthorne Alta Vista Manor Park	By - Rideau Overbrook-Forbes Elmsdale Queenboro Richmond Britannia Carleton Canterbury Alta Vista Billings Riverside	1, 2, 3, 4, 5, 6, 7, 8 9, 10, 11, 20, 22 23, 24, 25, 26, 27 28, 29, 30, 31, 60 61, 62

APPENDIX G

REFERENCE MATERIALS

A variety of sources were used in the preparation of the Phase I Report. Reference materials are noted below under the following headings:

- City of Ottawa Publications
- Regional Municipality of Ottawa-Carleton Publications
- Provincial Government Publications
- Federal Government Publications
- Social Housing Analyses and Reports

A. CITY OF OTTAWA PUBLICATIONS

(Listed in chronological order.)

City of Ottawa, City of Ottawa Housing Policy: Phase I (October, 1974)

Ibid., Report of the Rooming House Advisory Committee (1977)

Ibid., Capital Ward Single Person Housing Study (1978)

Ibid., Meeting the Needs of Low and Moderate Income Households - The Role of the City of Ottawa (1978)

Ibid., Instability and Tenant Displacement Within the Inner-City Rental Market (1979)

Ibid., Community Development Department Response to the Report of the Rooming House Advisory Committee (1979)

Ibid., Demographic and Housing Changes in Ottawa-Carleton (1979)

Ibid., Housing for Single Persons Within the Inner-City (April, 1979)

Ibid., Condominium Conversion Procedures (1981)

Ibid., Official Plan Amendment No. 103 (Not approved by City Council - November 9, 1980)

Ibid., Income Distributions in the City of Ottawa and the Need for Affordable Housing (May, 1980)